

Appendix to Bank Indonesia Circular Letter No. 7/9 /DPNP dated March 31, 2005

GUIDELINES ON PREPARATION OF DEBTOR REPORTS FOR COMMERCIAL BANKS



BANK INDONESIA

PREFACE

Guidelines on Preparation of Debtor Reports are the guidelines for Banks in writing a Debtor Report for Bank Indonesia. These guidelines are the improvement of the Guidelines on Preparation of Capital Adequacy Reports and Debtor Information with the intention to facilitate the upgrading and perfection of the scope of reported material and the delivering of Debtor Information.

Guidelines on Preparation of Debtor Reports contain a complete and systematical guidance to prepare a Debtor Report within a specific Debtor Information System in a standardized format and have the same meanings for the used terms.

A Debtor Report must be submitted completely, correctly and on time, in order to facilitate bank management in evaluating and processing debtors and/or candidate debtors. Moreover, the report should also be considered by Government and Bank Indonesia in the policy making process.

Jakarta, March 2005

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LIST OF REGIONAL OFFICES

1. ID_LBG (INSTITUTION ID)

This column is filled in with number 001. 001 as the code for commercial banks.

2. ID_BANK (BANK_ID)

This column is filled in with the first 3 digits of the bank code.

3. ID_KCB (KCB ID)

This column is filled in with the last 3 digits of the bank code.

4. NAME OF BANK OFFICE

This column is filled in with a name of the reporting bank.

5. BANK ADDRESS

This column is filled in with the office address of the reporting bank (name of city not included)

6. CITY

This column is filled in the name of the city where the reporting bank has its operation.

7. ST_BANK (BANK_ST)

This column is filled in with Status code of the reporting bank (2 digits), such as **01 (Conventional Corporation Bank)**, **02 (National Private Bank – Conventional)**, **03 (Foreign Bank – Conventional)**, **04 (Joint Bank –**

Conventional), 05 (Regional Development Bank – Conventional), and the rest for banks based on sharia principles.

8. AREA CODE

This column is filled in with the area code of the bank telephone number.

9. NO_TELEPON (TELEPHONE NUMBER)

This column is filled in with the reporting bank telephone number (area code not included). The reported telephone number is the number of the head of the reporting bank office or the number of the person in charge of SID of the concerning reporting bank.

10. SENDER USER

This column will automatically be completed by the system.

11. EMAIL

This column is filled in with an active e-mail address of the concerning SID.

The next columns (Month, Year, Sending_Status, Validation_Status, data_Status, Record TT., and Sending_Date)) will automatically be filled in by the system.

I. GENERAL DESCRIPTION

A. Reporting Objective

The Debtor Report in the Debtor Information System (SID) is a report containing complete information on the debtor condition. The report is prepared to form a national data resource of debtors which shall be used for:

1. Assisting the Reporting Bank to simplify the process of fund provision,
2. Simplifying the application of risk management,
3. Helping the bank in identifying Debtor quality in compliance with the applicable legal provisions.

To achieve the abovementioned objectives, the Debtor Report must be organized in a complete and correct manner according to the Guidelines on Preparation of Debtor Reports and be submitted on time.

B. Reporting Bank Office

1. **Reporting bank offices obliged to submit a Debtor Report** shall be all **Bank Offices** providing funding facilities domiciled within the country and having branch offices outside Indonesia with the requirements as follows :
 - a. **Bank office**, with a minimum condition of a **branch office**. Report of a sub-branch office or cash office, or offices under a head office, or a branch office having operated in Indonesia shall be combined with the head office report or the branch office functioning as its head office. A branch office having

domiciled outside Indonesia shall have its report submitted through its head office individually.

- b. **Foreign bank Office (a bank having its head office outside Indonesia)**
with a minimum condition as **a sub-branch office.**

- 2. The identity of the reporting Bank in SID shall use a code (6 characters) based on the code being used in the Monthly Report of Commercial Banks (LBU) and/or Monthly Report of Sharia Banks (LBUS).

C. Scope of the Report

The report shall include all debtors receiving **fund provision facilities**. The scope of the report also covers debtor having a write-off, and shall be submitted to the Asset Management Unit (AMU), and to the Loan Settlement and State Auction Agency (BUPLN), which have never been reported in the SID within the last 5 (five) years before the promulgation of Bank Indonesia Circular Letter No.7/9/DPNP dated March 31, 2005 concerning Debtor Information System.

D. Measurement in Currency

The debtor report must be presented in rupiahs full denomination. A funding facility granted in foreign currency shall be converted to rupiahs according to the applicable provisions on exchange rate.

E. Completion and Submission of Report

1. The procedure to complete Debtor Report data shall be performed automatically as arranged in the Guide to Bank Debtor Information System Application (SID).
2. The procedure to submit the Debtor Report from a Reporting Bank to Bank Indonesia shall be according to the provisions in Bank Indonesia Regulation (PBI) and Bank Indonesia Circular Letter (SE) concerning/regarding Debtor Information System.

F. Type of Report

A Reporting Bank must arrange a Debtor Report through an SID program /application by completing the Report forms as follows:

- a. FORM – 01 – DEBTOR DATA FORM
- b. FORM – 02 – MANAGER/OWNER DATA FORM
- c. FORM - 03
 - i. 03A – PLACEMENT IN OTHER BANK
 - ii. 03B – SECURITIES HELD BY THE BANK
 - iii. 03C – LOANS
 - iv. 03D – OTHER CLAIMS
 - v. 03E – EQUITY PARTICIPATION
 - vi. 03F – CURRENT IRREVOCABLE L/C
 - vii. 03G – BANK GUARANTEE
 - viii. 03H – LOAN CHANNELING
- d. FORM – 04
 - i. 04A –GUARANTEE

- ii. 04B –GUARANTOR
- e. FORM – 05 – LBU CONTROL
- f. FORM – 06 – DEBTOR FINANCIAL DATA

G. Type of Data

The types of reported data shall be categorized into **Recent Data** and **Corrected/Changed Data**. These terms have the following meanings:

- a. **Recent Data** is data concerning debtors, manager/owner of debtor as a business unit, funding facilities, collateral and guarantor whose data never existed or been reported in the Debtor Report. Recent debtor report shall be carried out individually using Form-01, Form-02, Form-03, Form-04, and Form-06. If there is no correction and/or changes in Form-01, Form-02, Form-03, Form-04, and Form-06, the reported data for the following month report shall only consist of the outstanding and/or other related data to the funding facilities such as change of remaining time, **plafond**, interest, non-performing loan, and other data in Form – 03.
- b. **Corrected/Changed Data** is a change of data resulted from an error and/or a change of previous data, therefore the historically false or changed data must be deleted and replaced by a correct data that should subsequently be applicable.

H. Miscellaneous

1. *Transfer of Debtor management/facility*

A transfer of debtor or facility from the Reporting Bank Office to another Reporting Bank Office (including to the Head Office), either for the same banks or different banks, shall be executed through SID Application.

Procedure 1 :

a. **Data owner bank**

A bank shall report the transferred debtor/facility by selecting the debtor/facility that will be transferred, filling in the data owner bank office code and destined bank office code and form a file to be sent to Bank Indonesia by SID-Web. After receiving a confirmation from the data receiving Bank, the data owner bank **must** download the confirmation file by using SID application, therefore the transferred debtor data will be deleted from the data owner bank database.

b. **Data receiving bank:**

A bank shall give a confirmation of the data sent by the previous data owner Bank through SID-Web and is **obliged to** download the confirmation file by using the data receiving bank SID application, therefore the received debtor/facilities data shall be added to the database of data receiving bank.

A Bank having taken over a debtor from a “**closed-down banks**” (Bank under Liquidation, Ceased Operating Bank, Bank Suspended from Operations) by means of purchasing, either with discount or not, shall create a complete report

of the taken over debtor as a **new debtor** using the previous report date and data, by writing “**Purchased from PPA/BPPN (IBRA)**” in the Condition column.

Procedure 2:

a. **Data owner bank:**

Reporting bank shall give report on the debtor/facility to be transferred by filling in the Condition 12 Code (Transferred to another Bank) in the Condition column of the fund placement facility form about the concerning debtor.

b. **Data receiving bank**

A reporting bank shall give report on the transferred debtor/facility as a new debtor according to the data and date of the previous report and the date of the new report if a new agreement is made, and shall write down the word: TRANSFERRED FROM A DIFFERENT BANK/BRANCH OFFICE in the Note Column of the fund placement facility form.

2. *Report authenticity*

Every Reporting Bank shall be requested to submit a letter of notification for the person in charge of the Debtor Report and is entitled to ask information about the debtor as exemplified in **Appendix I** that has been completed with the name and signature specimen of the person in charge and the operator of the whole debtor reporting program to:

- a. Directorate of Bank Licensing and Information Jl. MH. Thamrin No.2 Jakarta 10110, for a Reporting Entity domiciled in the working area of the Bank Indonesia head office; or
- b. The local Bank Indonesia Regional Office, for a Reporting Entity domiciled outside the working area of the Bank Indonesia head office.

3. Nil Report


A Bank Office having registered as a Reporting Bank in Bank Indonesia SID but fails to give funding provision report **must** submit a **nil report** by filling in the number 0 (zero) in all the material in Form-05 (LBU Control) and send it on-line to Bank Indonesia.

The same requirements applied to a Bank Branch Office having transferred its debtors to its Head Office or other branch office resulting in the absence of debtors in the concerning Bank Branch Office, and therefore is **still required to write a nil report**. The obligation to write a nil report shall be applied until the Bank delivers an official notification letter to Bank Indonesia stating the inability to give fund provision facility due to the closing or the lowering Condition of the concerning bank.


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II. DEBTOR

FORM – 01 – DATA OF INDIVIDUAL DEBTOR

	DIN :	<input type="text"/>	 Data of DIN
	Name :	<input type="text"/>	<input type="text"/>
		<input type="text"/>	<input type="text"/>
	Alias Name :	<input type="text"/>	
	Sex :	<input type="text"/>	Mother's Maiden Name : <input type="text"/>
	ID Card No. :	<input type="text"/>	Passport No. : <input type="text"/>
	Tax Payer ID No. :	<input type="text"/>	
	Place of Birth :	<input type="text"/>	Date of Birth : <input type="text"/>
	Title/ Degree:	<input type="text"/>	Adv. of Deg/ T1 : <input type="text"/>
	Address :	<input type="text"/>	
	Region :	<input type="text"/>	<input type="text"/>
	District :	<input type="text"/>	
	Sub-District :	<input type="text"/>	ZIP Code : <input type="text"/>
	Area Code + Phone No. :	<input type="text"/>	<input type="text"/>
	Country :	<input type="text"/>	<input type="text"/>
	Debtor Category :	<input type="text"/>	<input type="text"/>
	Debtor Occupation :	<input type="text"/>	<input type="text"/>
	Debtor Office :	<input type="text"/>	
	Debtor Field of Work :	<input type="text"/>	<input type="text"/>
	Debtor Relationship with Bank :	<input type="text"/>	<input type="text"/>
	Violation of LLL (BMPK) :	<input type="text"/>	Exceeding BMPK : <input type="text"/>

FORM – 01 – DATA OF BUSINESS UNIT AS DEBTOR

DIN :	<input type="text"/>	 Data DIN
Name :	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Alias :	<input type="text"/>	
Place of Initial Deed :	<input type="text"/>	
Initial Deed No. :	<input type="text"/>	Date of Initial Deed : <input type="text"/>
Last Deed No. :	<input type="text"/>	Date of Last Deed : <input type="text"/>
Tax Payer ID No. :	<input type="text"/>	
Degree/ Title :	<input type="text"/>	<input type="text"/>
Address :	<input type="text"/>	
Region :	<input type="text"/>	<input type="text"/>
District :	<input type="text"/>	
Sub-District :	<input type="text"/>	ZIP Code : <input type="text"/>
Area Code + Phone No. :	<input type="text"/>	<input type="text"/>
Country :	<input type="text"/>	<input type="text"/>
Debtor Category :	<input type="text"/>	<input type="text"/>
Debtor Business Field :	<input type="text"/>	<input type="text"/>
Debtor Group :	<input type="text"/>	<input type="text"/>
Debtor Relationship with Bank :	<input type="text"/>	<input type="text"/>
Violation of LLL (BMPK) :	<input type="text"/>	Exceeding BMPK : <input type="text"/>
Debtor Company Rating :	<input type="text"/>	Rating Institution : <input type="text"/>
Go Public :	<input type="text"/>	

DIN REQUEST AND CONFIRMATION FORM

DIN :	<input type="text"/>		
Bank Debtor I.D :	<input type="text"/>		
Debtor Full name :	<input type="text"/>	<input type="text"/>	<input type="text"/>
Alias Name :	<input type="text"/>		Sex : <input type="text"/>
Status / Title :	<input type="text"/>	<input type="text"/>	Notes : <input type="text"/>
Place of Birth :	<input type="text"/>	Date of Birth :	<input type="text"/>
I.D Card No. :	<input type="text"/>	Passport No.:	<input type="text"/>
Tax Payer I.D. No. :	<input type="text"/>		
Mother's Maiden Name :	<input type="text"/>		
Debtor's Address :	<input type="text"/>		
Sub-district :	<input type="text"/>	District :	<input type="text"/>
Dati 2 Location :	<input type="text"/>	ZIP Code :	<input type="text"/>

A. Individual**B. Business Unit**

DIN :	<input type="text"/>		
Bank Debtor ID (CIF) :	<input type="text"/>		
Debtor Full Name :	<input type="text"/>	<input type="text"/>	<input type="text"/>
Alias Name :	<input type="text"/>		
Status / Title :	<input type="text"/>	<input type="text"/>	
Business Establishment Lo:	<input type="text"/>		
Initial Deed Number :	<input type="text"/>	Initial Deed Date :	<input type="text"/>
Tax Payer ID No. :	<input type="text"/>		
Debtor Address :	<input type="text"/>		
Sub-district :	<input type="text"/>	District :	<input type="text"/>
Dati 2 Location :	<input type="text"/>	ZIP Code :	<input type="text"/>

C. DIN Confirmation

DIN REQUIRED DATA :	CLOSEST DATA OF DEBTOR :
Name of Debtor : <input type="text"/>	Name of Debtor : <input type="text"/>
ID Card No. / Init. Act : <input type="text"/>	ID Card No. / Init. Act : <input type="text"/>
Tax Payer ID No. : <input type="text"/>	Tax Payer ID No. : <input type="text"/>
Place of Birth : <input type="text"/>	Place of Birth : <input type="text"/>
Date of Birth/Establish. : <input type="text"/>	Dt of Birth / Establish. : <input type="text"/>
Dati 2 Location : <input type="text"/>	Dati 2 Location : <input type="text"/>
Mother's Maiden Name : <input type="text"/>	Mother's Maiden Name : <input type="text"/>
Address of Debtor : <input type="text"/>	Address of Debtor : <input type="text"/>
Zip Code : <input type="text"/>	Zip Code : <input type="text"/>

CONFIRMED DATA OF DEBTOR :

Form-01 is used to give report of the main identity of the debtor, consisting of the following data:

1. Debtor Identification Number (DIN)

This column is filled in with the Debtor Identification Number (DIN). A new debtor must make a request of DIN to Bank Indonesia by using **the DIN Request and Confirmation Form**. DIN Confirmation shall take place only if there are similarities between the requested debtor data and the data in Bank Indonesia database.

If the requested data and the one provided in Bank Indonesia database proved to be similar based on the Reporting bank verification, the reporting bank shall use DIN provided by Bank Indonesia database and shall receive it after sending the confirmation to Bank Indonesia.

If the requested data and the one provided in Bank Indonesia database proved to be different based on the Reporting bank verification, the reporting bank shall use a new DIN given after a confirmation is sent to Bank Indonesia.

The procedure of requesting and confirming DIN shall be provided in the Guidebook on Bank SID application.

2. Name

This column must be filled in the name of Debtor with the following requirements:

a. Individual Debtor

These columns (four columns) must be filled in with the individual name in complete form (not abbreviated) with the requirements as follows:

Debtor

- (i) It consists of a name of the individual debtor as written in the KTP. An abbreviated part of the name in the KTP must be written in full. Included as individual debtor are business unit (UD, PO, etc.), industry, or any other business that has its NPWP combined with individual NPWP.
- (ii) The first, second and third column shall be filled in with maximum 25 characters, without space and without punctuation except for a colon (:). The fourth column is filled in with the fourth and the following words (the fifth, sixth, and so on) of the debtor's name.
- (iii) It is filled in with a name as written in KTP. A business unit, industry, or other form of business owned individually shall be using the owner's name as stated in KTP. It shall start with the individual name, followed by family or kin name.
- (iv) It must not start with an abbreviation.
- (v) The family or kin name (as stated in KTP) must be written in full/completely.
- (vi) A debtor's name using the word "bin/binti" (the son or the daughter of) may be written down in one of the provided name columns.
- (vii) A wife's name not having her own NPWP shall be using the husband's NPWP. The name column shall be filled in with the name of the WIFE and the column for Status/Title shall be filled in with OTHERS – INDIVIDUAL.

b. Business Unit as Debtor

The column is filled in with the name of the business unit as follows:

- (i) The business unit or institution name must be as stated in NPWP/Notarial Deed.
- (ii) The first, second and third columns shall be filled in with the first, second and third name of the debtor in maximum 25 characters, without space, and without punctuation.
- (iii) It shall be filled in with name of the business unit as written in NPWP or Notarial Deed (the **type of business unit** is not included). This shall be done by the business unit name order, name of business group (if available), and shall not be abbreviated. The type of business unit such as PT., CV., FA., Corporation, etc., may be filled in the “Status/Title” column.

c. Group as Debtor

A group as debtor whose membership is not formed based on mutual benefit, is led by a chairman, and does not belong to a business unit receiving one or more than one funding provision facilities shall have to fill in the Individual Debtor form. A group as debtor functions as a business unit must fill in the Business Unit form.

Example: farmer group, NGO, and others.

This column shall be filled in with the name of the group with the same requirements as for filling in the Individual Debtor form.

Example: Fisherman Business Group of Andrawina, shall be written as:

“Fisherman Business Group of Andrawina”.

3. Alias Name

This column shall be filled in with an alias name or an old/previous name (if available) which was used before the current name as written in the abovementioned column.

4. Sex (for Individual Debtor)

This column shall be filled in with:

No.	Sex	Code
1.	Male	1
2.	Female	2

5. Mother’s Maiden Name (for Individual Debtor)

This is filled in with the complete maiden name of the debtor’s mother before married without adding any titles.

6. Identity Card Number (for Individual Debtor)

This column is filled in with the Identity Number as written in the most recent KTP.

7. Passport Number (for Individual Debtor)

This column is filled in with a passport number as written in the most recent Passport.

8. Business Establishment Location (for Business Unit as Debtor)

This column is filled in with the name of the place where the notarial deed is first granted.

9. Initial Deed Number (for Business Unit Debtor)

This column is filled in with the number of corporation charter of the Business Unit.

10. Date of Initial Deed

This column is filled in with the date of obtaining the Corporation Charter of the Business Unit

11. Last Deed Number

This column is filled in with the last change of corporation charter of the Business Unit

12. Date of Last Deed

This column is filled in with the date of the last change in corporation charter of the Business Unit (if there is any change).

13. Tax payer Identification Number (NPWP)

NPWP is Tax Payer Identification Number for individual or business unit that signs the owner has been registered as a tax payer in the local office of Tax Service. The requirement to state the NPWP is according to the applicable tax provisions.

The NPWP column is filled in completely based on the numeral order as written down in the NPWP card (14/15 digits with no full stops)

Example :

Debtor

- a. If the formatted number written down in NPWP card is 1.234.567.8.901, the column shall be filled in with 012345678901000 (a zero is added before the series and three more zeroes are added behind the number)
- b. If the formatted number written down in NPWP card is 1.234.567.8.90, the column shall be filled in with 01234567890000 (a zero is added before the series and three more zeroes are added behind the number)
- c. If the formatted number written in NPWP card is 01.234.567.8.901.000, the column shall be filled in with 012345678901000.

A debtor, manager, owner, or guarantor not having an NPWP shall be subjected to the following regulations:

- a. A debtor, manager, owner, and guarantor having an income below the margin of Non-taxable Income (PTKP) and/or an employee having an income from one source of income shall fill in the KTP number column. An employee of a company is not allowed to use the **company's NPWP**.
- b. **A wife** not having an NPWP shall be using her husband's NPWP number during the reporting. If there is a separation of wealth between husband and wife, the reporting entity shall be using an NPWP of the fund provision applicant (wife/husband). **On the other hand**, a husband is not allowed to use his wife's NPWP number.
- c. Group debtor NPWP shall follow the following requirements:
 - (i) If the group name is written in the name column, the group NPWP shall be used in the reporting.

- (ii) If the name of the group head is written in the name column, the report shall be using NPWP number or KTP number of the group head.

14. Place of Birth (for Individual Debtor)

This column is filled in with a place of birth of the Debtor as written in the KTP/Passport.

15. Date of Birth (for Individual Debtor)

This column is filled in with a date of birth as written in the KTP/Passport.

16. Title / Degree

This column is filled in with a code for the debtor title or degree or type of legal entity, which are:

No.	Title / Degree	Code
1	Without academic title	0100
2	Diploma 1	0101
3	Diploma 2	0102
4	Diploma 3	0103
5	Bachelor Degree	0104
6	Master Degree	0105
7	Doctoral Degree	0106
8	Group Debtor	0107
9	Other Individual	0199
10	Rural Corporative Unit (BUUD)	0201
11	Commanditer Venotschap (CV)	0202

No.	Title / Degree	Code
12	Group Debtor	0203
13	Shipping Expedition (EMKL)	0204
14	Firm	0205
15	Cooperative Group	0206
16	Central Cooperatives	0207
17	Cooperatives	0208
18	Rural Cooperative Unit	0209
19	Limited Liabilities	0210
20	Maskapai Andil Indonesia	0211
21	Namloose Venotschaap	0212
22	Regional Company	0213
23	Corporation (Persero)	0214
24	Law Firm (Persekutuan Perdata)	0215
25	General Corporation	0216
26	Primary Cooperative	0217
27	Limited Liability Company	0218
28	Central Cooperatives	0219
29	Central Unit of Rural Cooperatives	0220
30	Commercial Corporation	0221
31	Rural Commercial Loan Unit	0222
32	Foundation	0223
33	Other Corporations	0299

If Others is chosen, (for Individual or Business Unit), the explanatory column for Title shall be filled in with a different title than the abovementioned ones (except for Others for Individual or Business Unit) including Mrs. as a title. Name of Title is filled in with the common abbreviation that includes academic title, traditional or ethnic group title, rank title, religious title, or any other forms of status. (If the title is more than one, the writing order is decided by the Bank after a discussion with the concerning debtor).

17. Notes on Title/Degree

This column is filled in with title/type of business unit not included in the list Codes for Title / Degree (except for the code of Others for Individual or Others for a Business Unit). A Business Unit as debtor shall have its title / degree typed on the left hand corner of the Title / Degree column after choosing the code of 0299.

18. Debtor Address

This column is filled in with the debtor address that includes the name of 'STREET', 'REGION', 'HOUSING ESTATE', 'COMPLEX', 'BUILDING', 'PUBLIC BUILDING', and other information as written in NPWP or in the KTP for a debtor not obtaining an NPWP.

19. Autonomous Administrative Region 2 Location (Dati 2 Location)

This column is filled in with a code for Autonomous Administrative Region 2 / Regency, Municipality, Administrative Region of the debtor address as listed in **Appendix II**. An address outside the region of Indonesia shall be written by the code 9999.

20. District

This column is filled in with the name of District where the debtor is domiciled. The word “District” shall not be typed.

21. Sub-district

This column is filled in with the name of the Sub-district where the debtor is domiciled. The word “Sub-district” shall not be typed.

22. Zip Code

This column is filled in with the zip/postal code of the address where the debtor is domiciled.

23. Telephone Number

This column is filled in with the contact telephone number of the debtor (area code included).

24. Debtor Country of Domicile

This column is filled in with a code of the country where the debtor address is domiciled as listed in **Appendix III**.

25. Debtor Category

This column is filled in with the code for debtor category as listed in **Appendix IV**. A non-resident of Indonesia as debtor shall use the code for non-resident debtor.

26. Debtor Occupation (for Individual Debtor)

This column is filled in with a code for debtor type of occupation, as the following:

No.	Type of Occupation	Code
1	Accounting/Finance	001
2	Customer service	002
3	Engineering	003
4	Executive	004
5	General Administration	005
6	Computer	006
7	Consultant	007
8	Marketing	008
9	Education	009
10	Government	010
11	Military	011
12	Retirement	012
13	Student/College Student	013
14	Self-employed	014
15	Others	099

27. Debtor Office (for Individual Debtor)

This column is filled in with the name of the company that the debtor (individual) works for.

28. Debtor Field of Work (for Individual Debtor)

This column is filled in with the field of work of the company where the debtor works for as listed in **Appendix V**.

29. Debtor Business Field (for Business Unit as Debtor)

This column is filled in with the main business field of the debtor as listed in **Appendix V**.

30. Debtor Group (for Business Unit as Debtor)

This column is filled in with a Group Code as listed in List of Group. If a code is unavailable in the List of Group, the column shall be left empty.

31. Debtor Relationship with Bank

This column is filled in with a code for debtor relationship with bank (the correlation Condition between the reporting bank and an entity conducting transaction with the reporting bank), as listed in **Appendix VIII**.

32. Violation of Legal Lending Limit (BMPK)

This column is filled in with either Y (Yes) or N (No) for a violation of Legal Lending Limit (BPMK).

33. Exceeding Legal Lending Limit (BMPK)

This column is filled in with either a Y (Yes) or N (No) for exceeding BPMK.

34. Debtor Company Rating (for Business Unit as Debtor)

This column is filled in with a rating for the debtor as a result of an evaluation by an assessing institution (rating/ranking institution).

35. Rating Institution (for Business Unit as Debtor)

This column is filled in with the name of the institution executing rating/ranking assessment on the debtor.

36. Go Public (for a Business Unit as Debtor)

Debtor

This column is filled in with the Condition of whether a business unit debtor has been Go Public or not.

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III. MANAGER/OWNER

FORM – 02 – DATA OF MANAGER/OWNER

Name of Manager / Owner :	<input type="text"/>		<input type="text"/>
Sex / Gender :	<input type="text"/>	<input type="text"/>	<input type="text"/>
Tax Payer ID No. of Manager :	<input type="text"/>		
Position :	<input type="text"/>	<input type="text"/>	Share (%) : <input type="text"/>
Manager/Owner Address :	<input type="text"/>		
Sub-District :	<input type="text"/>		
District :	<input type="text"/>		
Manager of Dati 2 Location :	<input type="text"/>	<input type="text"/>	<input type="text"/>

This form is used for reporting the detailed identity of manager/Owner of a Business as Unit Debtor and Group Debtor, as follows:

1. Name of Manager/Owner

This column is filled in with the Name of Manager/Owner that fulfills the criteria as a manager/owner listed in the last deed, including the alterations, of the business unit.

➤ Shareholders obtaining share through the capital market shall be reported by completing these columns:

- Name of Manager : PUBLIC
- Position : 09 — OWNER --- PUBLIC
- Segment : based on the percentage of share owned by shareholders obtaining shares from the capital market.

Manager/Owner

Other columns should be left empty.

- A business unit as debtor in the form of a COOPERATIVES shall report its owner data by the following means:

- Name of Manager : MEMBER OF COOPERATIVES
- Position : 09 –PUBLIC
- Segment : based on the total percentage of share owned by the members of cooperatives

Manager/owner data must be completed.

- For group debtor only, the owner data is reported by the following means:

- Name of Manager : GROUP MEMBER
- Position : 09 –PUBLIC
- Segment : based on the total percentage of share owned by the group members.

the manager/owner data must be filled in.

The completion of manager/owner name is based on the completion of debtor name.

2. Sex / Type

This column is filled in with “Business Unit” for a business unit as the Manager/Owner or filled in with the sex type (‘Male’ or ‘Female’) for individual as the Manager/Owner.

Manager/Owner

No.	Gender / Type	Code
1.	Male	1
2.	Female	2
3.	Business Unit	3

3. NPWP of Manager/Owner

This column is filled in with the manager/owner NPWP that has been registered as a tax payer in the local Tax Service Office. The completion of manager/owner NPWP is based on the completion of debtor NPWP.

4. Position

This column is filled in with a code for each manager/owner position as follows:

No.	Manager/Owner Position	Code
OWNER - MANAGER		
1	President Director / Pres. Dir	01
2	Director	02
3	President Commissioner / Pres. Comm.	03
4	Commissioner	04
5	Directive Authority (Kuasa Direksi)	06
6	Non-Director Owner	07
7	Public	09
8	General Head	10
9	Head	11

Manager/Owner

No.	Manager/Owner Position	Code
10	Secretary	12
11	Treasurer	13
12	Others	19
NON-OWNER MANAGERS		
13	President Director / Pres. Dir	51
14	Director	52
15	President Commissioner / Pres. Comm.	53
16	Commissioner	54
17	Directive Authority	55
18	General Head	57
19	Head	58
20	Secretary	59
21	Treasurer	60
22	Others	69

5. Share

This column is filled in with the percentage of ownership of each owner if the position Condition is as owner.

6. Manager/Owner Address

This column is filled in the same manner as filling in the debtor address.

7. District

This column is filled in the same manner as filling in the debtor address.

8. Sub-district

This column is filled in the same manner as filling in the debtor address.

9. Autonomous Administrative Region 2 (Dati 2) Location of Manager/Owner

This column is filled in the code for Autonomous Administrative Region II/ regency, Municipality, Administrative Region of the concerning entity as listed in **Appendix II**.

IV-A. PLACEMENT IN OTHER BANK

FORM – 03A– DATA OF PLACEMENT IN OTHER BANK

Type of Placement :	<input type="text"/>	<input type="text"/>
Name of Bank :	<input type="text"/>	<input type="text"/>
Country of the Bank :	<input type="text"/>	<input type="text"/>
Monthly Term :	<input type="text"/>	Daily Term : <input type="text"/>
Total Amount (Value) :	<input type="text"/>	
Original Currency Value :	<input type="text"/>	Currency : <input type="text"/>
Interest Rate (%) :	<input type="text"/>	
Collectibility :	<input type="text"/>	
Status :	<input type="text"/>	Status Date : <input type="text"/>
Calculated Collateral :	<input type="text"/>	Formed PPAP : <input type="text"/>
Notes :	<input type="text"/>	

This form is used to report the detailed position of claim or placement of the reporting bank in another bank in rupiahs and foreign currency, both for a bank having its operation in Indonesia or outside Indonesia. This also includes a fund placement by the reporting bank in a Rural Credit Bank (BPR).

1. Type of Placement

This column is filled in with the type of claim/placement of the reporting bank in another bank, in rupiahs or foreign currency.

No.	Type of Placement	Code
1.	Demand Deposit	10
2.	Interbank call money	15
3.	Saving	20

Placement in a Different Bank

No.	Type of Placement	Code
4.	Deposit on call	25
5.	Time Deposit	30
6.	Certificate of deposit	35
7.	Deposit margin	40
8.	Collateral Deposit for trading transaction	45
9.	Money market securities	
	a. Held to Maturity	
	i. Money Market Securities (SBPU)	46
	ii. Medium Term Notes (MTN)	47
	iii. Floating Rate Notes (FRN)	48
	iv. Others	49
	b. Traded	
	i. Money Market Securities (SBPU)	50
	ii. Medium Term Notes (MTN)	51
	iii. Floating Rate Notes (FRN)	52
	iv. Others	53
	c. Available for Sale	
	i. Money Market Securities (SBPU)	54
	ii. Medium Term Notes (MTN)	55
	iii. Floating Rate Notes (FRN)	56
	iv. Others	57
10.	Capital Market Securities	
	a. Held to Maturity	

Placement in a Different Bank

No.	Type of Placement	Code
	i. Bond	58
	ii. Others	59
	b. Traded	
	i. Bond	60
	ii. Others	61
	c. Available for Sale	
	i. Bond	62
	ii. Others	63
11.	Purchased securities to be resold (<i>reverse repo</i>)	64
12.	Loans	
	a. For KUK	65
	b. Subordination	66
	c. Others	69
13.	Derivative Transaction Claim	
	a. For netting agreement	71
	b. Others	72
14.	Acceptance claim	73
15.	Purchased / take over Travelers Cheque (TC)	77
16.	Bond settlement fund	79
17.	Equity Participation	80
18.	Interest claim	90
19.	Others	99

Notes for several types of placement:

1. Demand Deposit
2. Interbank Call Money
3. Saving
4. Deposit on Call
5. Time Deposit
6. Certificate of Deposit
7. Margin Deposit
8. Collateral Deposit for trading transaction

It is a fund placement in another bank functions as a down payment for a trading transaction (in the country or overseas) and can be considered as a collateral deposit.

9. Money Market Securities

a. Held to Maturity

It is a money market securities obtained by the reporting bank until the term ends.

- Money Market Securities (SBPU)

This type also includes interbank call money more than 90 days, premise/acceptance that can be sold or bought in the money market, commercial paper, and other money market securities having a 1 year term except for Floating Rate Note,.

- Medium Term Notes (MTN)

- Floating Rate Notes (FRN)

Placement in a Different Bank

- Others

Included in this type are all types of money market securities obtained by the reporting bank which are released by a different bank with the purpose of obtaining them until the term ends, except for SBPU, MTN and FRN types.

b. Traded

These are the money market securities that are going to be obtained by the reporting bank to later be sold.

- Money Market Securities (SBPU)
- Medium Term Notes (MTN)
- Floating Rate Notes (FRN)
- Others

c. Available for Sale

These are the money market securities that are going to be obtained by the reporting bank and not available for trade in the near future.

- Money Market Securities (SBPU)
- Medium Term Notes (MTN)
- Floating Rate Notes (FRN)
- Others

10. Capital market securities

a. Held to Maturity

These are capital market securities that are going to be obtained by the reporting bank until the term ends.

Placement in a Different Bank

- Bond
- Others

This includes all types of capital market securities issued by another bank except for bond.

b. Traded

These are capital market securities that are going to be obtained by the reporting bank to later be sold.

- Bond
- Others

c. Available for Sale

These are the capital market securities that are going to be obtained by the reporting bank and shall not be sold in the near future.

- Bond
- Others

11. Purchased securities to be resold (*reverse repo*)

All forms of claims to other banks resulted from a purchasing contract of securities which is guaranteed to be later sold (*reverse repo*).

12. Given/Approved Loan

This includes all loans given to other banks based on agreement.

a. For KUK (Small Enterprise Credit)

This is a loan given to Rural Credit Bank (BPR as debtor) as a KUK (Small Enterprise Credit). The granting of KUK from the reporting bank as a channeling agent to a customer through BPR or other

Placement in a Different Bank

banks, whereas the reporting bank as the fund owner holds a risk, shall not be reported in this part but shall be included in the List of Given Loan.

- b. Subordination
- c. Others

This is a loan given by the reporting bank to other banks including BPR not in terms of KUK or subordination.

13. Derivative Transactional Claim

- a. For a netting agreement

This means an unperformed/immaterialized derivative transaction with other bank in terms of a netting agreement as explained in Bank Indonesia provisions concerning the Minimum Capital Adequacy Ratio for Commercial Banks.

- b. Others

This includes immaterialized profit from derivative transactions with other banks not as a result of a netting agreement.

14. Acceptance claim

This includes claims to other banks resulted from the acceptance of money order based on termed L/C.

For this type of claim, the value of the money order based on accepted termed L/C should be reported.

15. Purchased /taken over travelers' cheque

Placement in a Different Bank

Included in this category is cheque issued by another bank and purchased/taken over by the reporting bank.

16. Bond settlement fund

This includes spared fund kept in another bank in order to settle the bond which is issued by the reporting bank.

17. Equity Participation

This is a joint ownership in another bank in the form of share ownership.

18. Claim for interest

Included in this category are interest claim in rupiahs and foreign currency to another bank.

19. Others

This includes a placement or claim to another bank by the reporting bank which is not included in any of the abovementioned categories 1 to 18.

2. Bank

This column is filled in with a code for a different bank including a BPR, operating in Indonesia or overseas, that has an obligation to the reporting bank.
(see **Appendix VI**)

3. Country of Domicile of the Bank

This column is filled in with the code for country of domicile of the bank having an obligation to the Reporting Bank. (see **Appendix III**).

4. Monthly Term

This column is filled in with the number of months of the scheduled or agreed upon term.

5. Daily Term

This column is filled in with the number of days with a maximum number that is equal to the number of days on the last month of the scheduled or agreed upon term minus 1 (one).

Types of placement/claim having no term including due date termed on fixed deposit and fixed deposit securities shall be identified with number 0 (zero) in the Term Period column.

6. Total Amount (Value)

This column is filled in with the transactional position value (defined in rupiahs if the placement is in foreign currency) recorded on the date of the reporting. The original value of foreign currency is filled in the Original Currency Value column.

This balance account cannot be compensated by an obligation of a different bank to the reporting bank.

7. Original Currency Value

This column is filled in with the original value of the scheduled transaction using foreign currency (as written in the agreement).

8. Currency

This column is filled in with the code for the used currency during the application of the facilities based on the written agreement. (see **Appendix III**).

9. Interest Rate (%)

This column is filled in with the percentage of interest in one year (final) that has to be paid by the debtor. In the case of different rates applied for one account, the reporting one shall be the highest interest rate. A 0 (zero) should be written in the interest rate column if the facility is free of interest.

Especially for a bank having its operation based on sharia principle, the column for interest rates shall be filled in with the percentage of the receivable share of profit.

example : - A fixed rate of 18%

shall be written down as 18.

- SIBOR + 1 %, if SIBOR rate is 6%, the column shall be filled in with 7.
- If the annual profit/margin/bonus/fee percentage indicates 50%, the column is filled in with 50.00.

Note : If the profit share/margin/bonus/fee percentage is 100% or more, the column is filled in with 99,99.

10. Collectibility (Asset Quality)

This column is filled in with the code for productive asset quality (as listed in **Appendix IX**) for the debtor given facility at the end of the reporting month.

The details and definition of productive asset quality are according to the details and definition of earning asset quality in Bank Indonesia Regulation concerning **Evaluation of Asset Quality** for Commercial Banks.

11. Status

This column is filled in with a code for condition, as listed in **Appendix XI**.

12. Status Date

This column is filled in with the date of occurrence of the reported condition as stated in number 11.

13. Calculated Collateral

This column is filled in with the value of collateral (in rupiahs) possessed by the bank that can be calculated as a subtraction in forming the Productive [Asset Hoarding Seclusion \(PPA\)](#) as regulated by the provisions of Bank Indonesia concerning the Asset Quality Evaluation for Commercial Banks.

If collateral is not available, the column is filled in with a 0 (zero).

14. The Formed [Asset Hoarding Seclusion \(PPA\)](#)

This column is filled in with the value of Productive PPA (in rupiahs) which is the isolated value formed by the bank on the reporting date to prevent any loss occurrence due to the fund placement in productive asset either in rupiahs or foreign currency, as regulated by the provisions of Bank Indonesia concerning Asset Quality Evaluation for Commercial Banks.

The column of Calculated Collateral and Formed Productive PPA shall be filled in with a pro rated value if the collateral of the bank for one debtor has several accounts or for several debtors and a productive PPA on that debtor has been formed.

15. Notes

This column can be left blank or be filled in with explanation on the facility.

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IV-B. SECURITIES HELD BY THE BANK

FORM – 03B– DATA OF SECURITIES

Type of Securities :	<input type="text"/>		
Securities Number :	<input type="text"/>		
Name of Issuer :	<input type="text"/>		
Issuer Country of Domicile :	<input type="text"/>	Sovrgn Rtg (Country) :	<input type="text"/>
Rating :	<input type="text"/>	Listing/Non Listing :	<input type="text"/>
Issuer Group :	<input type="text"/>		
Relationship with Bank :	<input type="text"/>		
Purpose of Ownership:	<input type="text"/>		
Issuance Date :	<input type="text"/>	Purchasing date :	<input type="text"/>
		Due Date :	<input type="text"/>
Nominal Value :	<input type="text"/>	Market Value :	<input type="text"/>
Original Currency Value :	<input type="text"/>	Currency :	<input type="text"/>
Gaining Value :	<input type="text"/>	Est. Reduced Value :	<input type="text"/>
Outstanding :	<input type="text"/>	Outstanding Date :	<input type="text"/>
Interest Rate (%) :	<input type="text"/>	Category of Interest Rate	<input type="text"/>
Collectibility :	<input type="text"/>	Non-performing Date:	<input type="text"/>
Non-Performing Cause/ Notes :	<input type="text"/>		
Status :	<input type="text"/>	Status Date :	<input type="text"/>
Calculated Collateral :	<input type="text"/>	Formed PPAP :	<input type="text"/>
Notes :	<input type="text"/>		

This form is used to report the detailed **securities** obtained by the reporting bank in rupiahs and foreign currency which are issued by a non bank third party.

1. Type of Securities

This column is filled in with the code for the type of securities that consist of :

No.	Type	Code
1.	Money Market Securities	
	a. Promissory Notes/Acceptance	51

Securities Obtained by the Bank

No.	Type	Code
	b. Money order	
	i. Export money order	55
	ii. Domestic Loan Document (SKBD)	57
	iii. Others	59
	c. Commercial paper (CP)	60
	d. Medium Term Notes (MTN)	61
	e. Floating Rate Notes (FRN)	62
	f. Others	69
2.	Capital Market Securities	
	a. Mutual funds	81
	b. Bond	
	i. For commercial bank under recapitulation program	82
	ii. Others	83
	c. Others	89
3.	Others	99

Several notes on the type of Securities:

1. Money Market Securities

a. Promissory Notes/Acceptance

It is a letter of non-requisite acceptance or promise to pay a third party or its replacement a sum of money on an agreed upon date and place.

b. Money order

i. Export money order

It is a money order concerning a sum of money as stated in the L/C withdrawn by the exporter on behalf of the importer after the concerning exporter fulfills the requirements as written in the L/C.

ii. Domestic Loan Document (SKBDN)

It is a money order in Rupiahs and foreign currency obtained by the reporting bank to be used in a trading transaction within the country as regulated by the provisions of Bank Indonesia concerning Documented Credit Letter within the Country.

iii. Others

It is a money order obtained by the reporting bank not included as export money order or SKBDN. This covers the understanding that a non-bank third party is having an obligation to the reporting bank.

c. Commercial Paper (CP)

d. Medium Term Notes (MTN)

e. Floating Rate Notes (FRN)

f. Other SBPU

2. Capital Market Securities (SBPM)

a. Mutual Fund

b. Bond

i. For Commercial Bank under Recapitulation program for

It is a bond issued by the central government in relation to the recapitulation program for commercial banks. This includes bond bought from a secondary market in relation to the recapitulation program for commercial banks.

ii. Other bond

This includes other types of bond issued by a non-bank third party not included in point i.

c. Others

This covers capital market securities obtained by the reporting bank that are issued by a non-bank third party and do not belong to the above type a or type b.

3. Other Securities

These are other securities obtained by the reporting bank and issued by a non-bank third party not being a SBPU or SBPM, example includes traveler's cheque issued by a non-bank financial institution.

2. Securities Number

This column is filled in with the securities number of each securities owned by the bank. The applicable rule in this case is that each securities must have a unique (none is the same) number.

3. Name of Issuer

This column is filled in with the name of the party issuing the securities.

4. Country of Issuer

This column is filled in with the code for the country of domicile of the party issuing the securities (see **Appendix III**).

5. Sovereign Rating (Country)

This column is filled in with the risk rating of the country of domicile of the party issuing the securities.

6. Rating

This column is filled in with the code for Securities Rating consisting of Long Term Securities and Short Term Securities (up to 12 months). This rating is released by PT. Pemeringkat Efek Indonesia (PT Pefindo). Securities rated by a different rating institution shall have similar rating with the one released by PT. Pefindo. The list of code for Rating can be seen in **Appendix XII**.

7. Listing/Non Listing

This column shall be filled in with a Y (listing) if it is listed in the Capital Market, and an N (Non-Listing) if not listed in the Capital Market.

8. Issuer Group

This column is filled in with the Group Code available in the **List of Group**.

9. Relationship with Bank

This column is filled in with the Code for Relationship with the Bank which is the code for defining the Condition of relationship between the reporting bank and the party having a transaction with the reporting bank, as listed in **Appendix VIII**.

10. Purpose of Ownership

This column is filled in with the purpose of the bank in obtaining the securities consisting of:

No.	Purpose of Ownership	Code
1.	Held to maturity	1
2.	Traded	2
3.	Available for sale	3

Notes:

1 - Held to maturity

Included in this purpose is the securities owned by the reporting bank until the term date is due.

2 - Traded

Included in this category is the securities owned by the reporting bank which can be sold when necessary.

3 - Available for sale

Included in this purpose is the securities owned by the reporting bank which is not for sale in the near future.

11. Issuance Date

This column is filled in with the date, month, and year of securities issuance based on the concerning securities aerogram.

12. Purchasing Date

This column is filled in with the date, month, and year of purchasing/ issuance of the facility on the securities issued by a non-bank third party.

13. Due Date

This column is filled in with the date, month and year of the maturity date of the securities based on the concerning securities aerogram.

14. Nominal Value

This column is filled in with the nominal value of the securities owned by the bank in rupiahs. If the nominal value is in foreign currency, the filled in nominal value is the exchanged of foreign currency value to Rupiah value based on the provisions in Standard Financial Accounting Statement (PSAK). The original value in foreign currency (if the written amount in the securities is in foreign currency) shall be filled in to the Original Currency column.

15. Market Value

This column is filled in with the carrying value (market value) of the securities (in rupiahs).

16. Original Currency Value

This column is filled in with the original value (in foreign currency) of the promised transaction using foreign currency (as written in the securities). The exchanged Rupiah value shall be filled in the Nominal Value column.

17. Currency

This column is filled in with the code for the currency used in the given facility as written in the letter of agreement. The code consists of three characters as listed in **Appendix III**.

18. Gaining Value

This column is filled in with the gaining value of the securities (in Rupiahs).

19. Estimated Reduced Value

This column is filled in with the estimation of reduced value of the securities owned by the reporting bank (in Rupiahs).

20. Outstanding

This column is filled in with the amount of the outstanding of each account at the end of reporting month.

21. Outstanding Date

This column is filled in with the outstanding occurrence date of the concerning facility over the main facility.

22. Interest Rate

This column is filled in with the annual (final) percentage of interest that must be paid by the debtor. If there are different rates for one account, the reported one shall be the highest rate. If the facility given is free of interest, the interest column shall be filled in with a 0 (zero).

Especially for a bank having its operation based on sharia principle, the column for interest rates shall be filled in with the estimated percentage of the receivable share of profit/margin/bonus/fee. If a different rate of share of

profit/margin/bonus/fee are applied for one account, this column is filled in with the highest rate of share of profit/margin/bonus/fee. A transaction having no share of profit/margin/bonus/fee shall be filled in with a 0 (zero).

- example :
- A fixed interest rate of 18% shall be written down as 18.
 - SIBOR + 1 %, if SIBOR interest rate is 6% shall be written down as 7.
 - An indicated percentage for annual share of profit/margin /bonus /fee of 50% shall be filled in with 50.00.

Note : a percentage of share of profit/margin/bonus/fee of 100% and more shall be written down as 99,99.

23. Category of Interest Rate

This column is filled in with the code for the interest rate categories, such as :

No.	Category of Interest Rate	Code
1.	Fixed	1
2.	Float	2

24. Colectibility (Asset Quality)

This column is filled in with the code for productive asset quality (as listed in Appendix IX) for the given facility to the debtor at the end of the reporting month. The details and definition of productive asset quality is according to the details and definition of productive asset quality in the provisions of Bank Indonesia concerning Asset Quality Evaluation for Commercial Banks.

25. Non-performing Date

This column is filled in with the date when the facility of the concerned party is declared non-performing.

26. Non-performing Cause / Notes on Non-Performing Cause

This column is filled in with the code for Non-Performing Cause as listed in Appendix X. The column for notes on non-performing cause can be filled in if the selected item is Others (Code 99).

27. Condition / Status

This column is filled in with the code for Condition/ condition as listed in **Appendix XI**.

28. Status Date

This column is filled in with the date of occurrence of the condition reported in number 27.

29. Calculated Collateral

This column is filled in with the value of collateral (in rupiahs) possessed by the bank that can be calculated as a subtraction in forming the Productive Asset Hoarding Seclusion (PPA) as regulated by the provisions of Bank Indonesia concerning the Asset Quality Evaluation for Commercial Banks.

If collateral is not available, this column is filled in with a 0 (zero).

30. The Formed Productive Asset Hoarding Seclusion (PPA)

This column is filled in with the value of Productive PPA (in rupiahs) which is the isolated value formed by the bank on the reporting date to prevent any loss

occurrence due to the fund placement in productive asset either in rupiahs or foreign currency, as regulated by the provisions of Bank Indonesia concerning Asset Quality Evaluation for Commercial Banks.

The column of Calculated Collateral and Formed Productive PPA shall be filled in with a pro rated value if the collateral of the bank for one debtor has several accounts or for several debtors and a productive PPA on that debtor has been formed.

31. Notes

This column can be left blank or filled in with notes explaining the concerned facility.

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IV-C. GRANTED LOAN

FORM – 03C – DATA OF GRANTED LOAN

Type of Facility :	<input type="text"/>		
Type of Loan :	<input type="text"/>	<input type="text"/>	
Account No. :	<input type="text"/>	Starting Date :	<input type="text"/>
Loan Starting Date :	<input type="text"/>	Recent/Renewal :	<input type="text"/>
Initial Agreement Number :	<input type="text"/>	Term Due Date :	<input type="text"/>
Type of Credit :	<input type="text"/>	Initial Agreement Date :	<input type="text"/>
Type of Usage :	<input type="text"/>	Last Agreement Date :	<input type="text"/>
Orientation of Usage :	<input type="text"/>		
Economic Sector :	<input type="text"/>		
Project Location :	<input type="text"/>		
Interest Rate (%) :	<input type="text"/>	Intrst. Date :	<input type="text"/>
Project Cost :	<input type="text"/>	Disposition :	<input type="text"/>
Ceiling :	<input type="text"/>	Main Ceiling :	<input type="text"/>
Debit Balance :	<input type="text"/>	Flexible Withdrwl :	<input type="text"/>
Original Currency Value :	<input type="text"/>	Currency :	<input type="text"/>
Discount :	<input type="text"/>	Fine :	<input type="text"/>
Collectibility :	<input type="text"/>	Non-Prfrmng Date :	<input type="text"/>
Main Installment :	<input type="text"/>	Installment Date :	<input type="text"/>
Intra Interest Installment :	<input type="text"/>	Extra Intrst. Ins. :	<input type="text"/>
Status :	<input type="text"/>	Status date :	<input type="text"/>
Calculated Collateral :	<input type="text"/>	Installment Date :	<input type="text"/>
Realization Cumulative/Plph :	<input type="text"/>		
Initial Resctruc. Date :	<input type="text"/>	Last Restruc. Date :	<input type="text"/>
Notes :	<input type="text"/>		
Debtor Current Status :	<input type="text"/>		
Debtor Problems :	<input type="text"/>		

This form is used to report the details of the provision of **loan** received by the debtor, including the payment of musyakah, mudharabah, mudharabah financing, salam receivable, istishna', ijarah and qard for the Reporting Bank conduction its operation based on sharia principle. The forms consist of:

1. Type of Facility

This column is filled in with the code for type of loan facility received by the debtor, such as the following:

a. Syndicated Loan

It is the given loan to a debtor provided by more than one bank in which one of the banks is a syndicated leader bank, whereas each bank gives report of the amount of Segment for the fund provision.

b. Other loans

It is a loan given to a debtor which cannot be categorized as one of the abovementioned types.

2. Type of Loan

This column is filled in with the code for loan characteristics, such as:

No.	Type of Loan	Code
1.	With loan agreement	
	a. Under joint financing	10
	b. Under debt restructuring arrangement	15
	c. Channeling of credit through other agencies	20
	d. Credit Card	30
	e. Credit taken-over	40
	f. Securities with Note Purchase Agreement (NPA)	45
	g. Musyarakah financing	50

Given Loan

No.	Type of Loan	Code
	h. Mudharabah financing	55
	i. Murabahah financing	60
	j. Salam receivable	65
	k. Istishna' receivable	70
	l. Others	79
2.	With credit agreement	
	a. Demand deposits in negative balance	80
	b. Claims on trade transactions	85
	c. Others	99

Notes:

1. With loan agreement

A loan with a loan agreement is a loan based on a written loan agreement and/or NPA that regulates the amount of loan limit, interest rates, term, collateral, and settlement methods, such as the following:

a. Under joint financing

It is a loan given to a debtor provided by more than one banks. The reported item for this type is the given loan as the segment of the reporting bank.

b. Under debt restructuring arrangement

It is a loan given to a debtor in order to save the loan as regulated in the provisions of Bank Indonesia concerning Loan Restructuring Program.

c. Channeling of credit through other agencies

It is a loan given to a debtor through another loan or funding institution as referred to in the provisions of Bank Indonesia. This loan channeling puts the reporting bank, as the fund owner, at its own risk.

d. Credit card

It is a loan facility that can be withdrawn by using a credit card.

e. Credit taken-over

It is moving all the rights and risk over a loan from a bank, BPR, or a fund providing institution by to the reporting bank. This also includes factoring of loan.

f. Securities with Note Purchase Agreement (NPA)

It is a loan provision resulted from securities take over accompanied by an NPA.

g. Musyarakah financing

It is an agreement between the fund owners to invest their fund/capital on certain business ventures with profit sharing as agreed upon based on agreement.

h. Mudharabah financing

It is an agreement between the investor and the fund managers to conduct certain business ventures with profit sharing as agreed upon by an agreement. The reported item in this case is mudharabah muthalaq (free to use investment).

i. Murabahah financing

It is a claim resulted from a trading transactional agreement between the bank and a customer in which the sharia bank buys items needed by the customer and sells it to the intended customer with the price as much as the buying price plus the profit margin as agreed upon previously by the bank and the customer.

j. Salam receivable

It is a claim resulted from a trading transactional agreement in which the item is ordered with certain requirements and is paid in advanced.

k. Istishna' receivable

It is a claim resulted from a trading transactional agreement in which the item is ordered to be made with certain criteria and requirements which are agreed upon by the prospective buyer and the seller.

l. Others

A Reporting Bank having a sharia operation for the “ijarah” transaction or Qardh, shall be reported with code 79 = others.

Ijarah is a leasing agreement on certain item for certain period of time with payment.

Qardh is a fund provision or claim between a sharia bank and a debtor that requires the debtor to pay in cash or installment for certain period of time.

2. Without credit agreement

A loan with no agreement is a loan without a written loan agreement, such as a Demand Deposit withdrawal / charged that over limits the loan balance with no loan facility based on a written loan agreement, this category includes:

- a. Demand deposits in negative balance
- b. Claim on trading transactions

It is a claim for a customer for a trading transaction that has been over limit in which the loan payment has not been settled for 15 days.

- c. Others.

3. Account Number

This column is filled in with the account number for every facility received by the debtor from the reporting bank. The applicable principle is that each facility must have a unique (not the same) account number.

Example :

One account number for several facilities should be marked with a suffix or special mark for each facility that can be used to identify the differences between one facility to another..

A loan resulted from an overdraft Demand Deposit shall be written down with the Demand Deposit Account Number of the intended customer.

A loan resulted from a claim for an over limit trading transaction by the customer which has not been settled for 15 days shall be written down with the

L/C number or other number related to the fund provision to the concerned customer in the Account Number column.

In the case of a joint account (one account number for more than one debtors), the report shall be conducted in the following ways:

- a. Fill in debtor data (for example 2 debtors: ABC and XYZ) in Form – 01 – Debtor Data, in which both debtors are using the loan facilities by using one account number.
- b. Fill in the detailed loan facilities (such as account number, loan limit term, type of usage, collectability, etc.) in Form – 03C – Loan, for one of the debtor (ex., debtor ABC).
- c. Select joint account in Form – 03C.
- d. Select debtor XYZ.

Joint Account also includes credit cards (primary and secondary cards).

4. Recent / renewal

This column is filled in with a 0 (zero) for a new/recent loan and number 1 (one) and the rest for a renewed loan.

5. Loan Starting Date

This column is filled in with the date, month, and year when the loan facilities start to apply according to the letter of agreement.

6. Starting Date

This column is filled in with the date, month, and year when the loan facility starts to be effective according to the letter of agreement. The starting date can

be the same as the starting date of the loan, but in case of a renewal, the starting date column should be changed according to the starting date (term) of the last renewal (the Starting Date of Loan column should be kept the same / left unchanged).

7. Term Due Date

This column is filled in with the date, month, and year when the loan facility ends according to the letter of agreement. In the case of a renewal, the term due date column should be changed based on the last renewal (term) due date.

8. Initial Agreement Number

This column is filled in with the number of the initial agreement.

9. Initial Agreement Date

This column is filled in with the date of the initial agreement.

10. Last Agreement Number

This column is filled in with the number of the last loan agreement in the case of a renewal. Should there be no renewal, this column shall be filled in with the Initial Agreement Number (PK).

11. Last Agreement Date

This column is filled in with the date of the last loan agreement in the case of a renewal. If there is no renewal, this column shall be filled in with the date of Initial Agreement (PK).

12. Type of Credit

This column is filled in with the code for Credit type. The type of Credit consists of Small Enterprise Credit (KUK) and Non-KUK.

No.	Type of Credit	Code
1.	Small Enterprise Credit (KUK)	19
2.	Non-KUK	20

Notes :

1. KUK

It is a type of Credit given to a customer that meets the requirements of Bank Indonesia Regulation and Bank Indonesia Circular Letter including their additional provisions and alterations concerning Small Enterprise Credit.

2. Non KUK

It is a Credit facility that cannot be categorized as a KUK.

The decision on the types of Credit shall be based in the total exposure on each debtor.

13. Type of Usage

This column is filled in with the code for type of usage of the facilities. The type of usage has been classified as listed in **Appendix VII**.

14. Orientation of Usage

This column may be filled in with the following codes:

No.	Orientation of Usage	Code
1.	Export	1

2.	Others	9
----	--------	---

Notes:**1 - Export**

This is a Credit given to the exporter and supplier to finance the production, collection, and preparation of goods for export which includes payment for export transaction, supply of material to be exported, and producing exported goods.

2 - Others**15. Economic Sector**

This column is filled in with the code for economic sector financed by fund facility from a bank. The economic sector has been classified as listed in **Appendix V**.

If one facility is used to finance several economic sectors, the selected item should be the most dominant one.

16. Project Location

This column is filled in with the code for Dati II / Regency, Municipal, Administrative Region where the intended project related to the facility takes place, as listed in **Appendix II**.

If the project location is overseas, the column should be filled in with the code 9999.

If there are more than 1 (one) project locations of the debtor, the one which is written down is the most dominant location.

17. Interest Rate (%)

This column is filled in with the percentage of interest in one year (final) that has to be paid by the debtor. In the case of different rates applied for one account, the reporting one shall be the highest interest rate. A 0 (zero) should be written in the interest rate column if the facility is free of interest.

Especially for a bank having its operation based on sharia principle, the column for interest rates shall be filled in with the estimated percentage of the receivable share of profit/margin/bonus/fee.

Example: - a fixed interest rate of 18.50% shall be written down as 18.50.

- SIBOR + 1 %, if SIBOR interest rate is 6%, shall be written down as 7.
- Indicated percentage for annual share of profit/margin/bonus/fee is 50%, shall be written down as 50.00.

Notes: If the profit share/margin/bonus/fee percentage is 100% or more, the column is filled in with 99,99.

18. Type of Interest Rate

This column is filled in with the code for the type of interest rate, such as:

No.	Type of Interest Rate	Code
1.	Fixed	1
2.	Float	2

19. Project Cost

This column is filled in with the cost of the project being funded by the loan facility of the concerning bank. For a **developer project**, this column should be filled in with the ad-cost value.

20. Ceiling

This column is filled in with the maximum amount of facilities a debtor may receive in reference to the letter of agreement. Both ceiling in Rupiahs and foreign currency should be written down in Rupiahs with a full denomination.

The ceiling for the Loan facility shall be filled in as follows:

- **Joint/Syndicated Funding**

This column is filled in with the segmented ceiling for each participating bank.

- **Other Credit**

This column is filled in with the maximum amount of facility as written in the letter of agreement.

The following types of loan are subjected to the provisions as follows:

- a. An investment credit having withdrawn in **phase** shall be reported as much as the amount of maximum limit for each stage. If an over limit withdrawal occurs during a certain stage, the reported amount of the ceiling of that particular phase shall be the amount of the ceiling for the next phase in order to avoid a gap in the debit balance.

The amount of the early maximum limit shall be reported in the **Main Ceiling** column.

- b. A loan having a descending ceiling shall be reported by the amount of the last ceiling.

The amount of the early maximum limit shall be reported in the **Main Ceiling** column.

- c. A loan having interest calculated in annuity and during the Credit approval has included the interest in the Profit and Loss shall be reported by the ceiling written in the Credit agreement added by the interest.
- d. A loan with acceptance and/or other securities with NPA shall be reported by the nominal amount of the acceptance and/or the securities as the ceiling.
- e. A credit having been taken over in a factoring and a take over or buying of credit from another party shall be reported by the nominal amount of the account receivable or the ceiling of the take-over credit.
- f. The ceiling for a loan for employees is reported by the amount of the last debit balance.
- g. A Credit without agreement shall have the ceiling filled in with a 0 (zero).
- h. A ceiling for a credit having due when a Credit renewal has not been executed or a non-performing loan should be reported as the ceiling written in the last loan agreement.

21. Main Ceiling

This column is filled in for the following cases:

- a. Investment Credit having its withdrawal in **phases**.

The **Main Ceiling** column is filled in according to the ceiling as written in the loan agreement. The **Ceiling** column is filled in with the amount of ceiling set for each stage. If an over limit withdrawal occurs during a certain phase, the reported amount of the ceiling of that phase shall be the amount of maximum limit for the next phase in order to avoid a gap in the debit balance.

- b. A loan with a **descending ceiling** installment

The **Main Ceiling** column is filled in with the amount of ceiling as written in the loan agreement. The **Ceiling** column is filled in with the amount of the last ceiling.

- c. In one agreement (one agreement number and date) includes more than one fund provision facilities.

Example : only for 1 debtor

- A. In the case of the loan facility (Loan, L/C, and BG) with a **main ceiling** of Rp. 1.000.000 having the ceiling for each facility is **not determined** in the PK (Loan Agreement),

Then:

- (i) Loan Form

- Main Ceiling column = Rp. 1.000.000
- Ceiling = 0 (Must be = 0)

- (ii) L/C Form:

- Main Ceiling column = Rp. 1.000.000
- Ceiling = 0 (Must be = 0)

(ii) Guarantor Bank Form:

- Main Ceiling column = Rp. 1.000.000
- Ceiling = 0 (Must be= 0)

Each Debit Balance column should be filled in with the withdrawn amount (available = 0), but the amount of the debet balance of the three facilities must not exceed the Main Ceiling.

B. In the case of the loan facility (Loan, L/C, and BG) with a **main ceiling** of Rp. 1.000.000 having the **ceiling** for each facility **already determined** in the PK (Loan Agreement),

Then:

(i) Loan Form

- Main Ceiling column = Rp. 1.000.000
- Ceiling, for example = Rp. 500.000

(ii) L/C Form:

- Main Ceiling column = Rp. 1.000.000
- Ceiling, for example = Rp. 400.000

(iii) Guarantor Bank Form:

- Main Ceiling column = Rp. 1.000.000
- Ceiling = Rp. 300.000

Each Debit Balance column should be filled in with the withdrawn amount (available = 0), but the amount of the debit balance of the three facilities must not exceed the Main Ceiling.

22. Debit Balance

- a. This column is filled in with the amount of the debit balance (in full Rupiah denomination) at the end of each account reporting month.

If the debit balances in foreign currency, the reported debit balance should be the exchange of the foreign currency value to rupiahs value based on the provisions in the Standard Financial Accountant Statement (PSAK). The value of the original debit balance in foreign currency is filled in the Original Currency Value column.

- b. This column is filled in with the number 0 (zero) if the debit balance is **nil** or **having credit balance**.

23. Flexible Withdrawal

This column is filled in with the flexible withdrawal facilities (in rupiahs) that can be executed by the debtor during the running year.

24. Original Currency Value

This column is filled in with the original value of the debit balance (in foreign currency) from a transaction using foreign currency (as written in the letter of agreement).

25. Currency

This column is filled in with the code for the type of currency used in the provision of the facilities based on the letter of agreement, as listed in **Appendix III**.

If the reported bank gives a loan facility in foreign currency but gives it in Rupiahs (multi currency) currency for the withdrawal, the loan shall be

reported as using foreign currency as stated in the concerning letter of agreement.

26. Discount (%)

This column is filled in with the discount percentage received by the bank for the debtor facility purchased from another party.

27. Fine/Charge

This column is filled in with the nominal value of fine applied to the debt.

28. Collectibility (Asset Quality)

This column is filled in with the code for productive asset quality (as listed in **Appendix IX**) for the facilities given to the debtor at the end of reporting month. The Details and Definition of productive asset quality is based on the provisions of Bank Indonesia concerning Asset Quality Evaluation for Commercial Banks.

29. Non-Performing Date

This column is filled in with the date when the concerned facility is declared non-performing.

30. Non-Performing Cause/Notes on Non-Performing Cause

This column is filled in with the code for Non-Performing Cause as listed in Appendix X. The column for the Notes on Non-Performing Cause is filled in when the selected item is Others (Code 99) for the Non-Performing Cause.

31. Main Installment

This column is filled in with the nominal amount of the installment of the main facility.

32. Date of Installment

This column is filled in with the date when the installment on the concerned facility is occurred upon the main facility or when there is an occurrence of interest installment.

33. Main Installment Frequency

This column is filled in with the frequency (number of occurrence) of the main installment at the end of the reporting month for each account.

34. Intra Interest Installment

This column is filled in with the amount of intra compatible interest installment for each account according to the provisions of PSAK applied to banking at the end of the reporting month

35. Extra Interest Installment

This column is filled in with the amount of extra compatible interest installment for each account according to the provisions of PSAK applied to banking at the end of the reporting month

36. Interest Installment Frequency

This column is filled in with the frequency (number of occurrence) of the interest installment.

37. Status

This column is filled in with the Condition of the debit balance (outstanding) as listed in **Appendix XI**.

38. Status Date

This column is filled in with the date of occurrence of the Condition as reported in number 37.

39. Calculated Collateral

This column is filled in with the amount of collateral owned by the bank which can be calculated as a subtraction in the formation of **Asset Hoarding Seclusion** (PPA) as regulated in Bank Indonesia provisions concerning the Asset Quality Evaluation for Commercial Banks.

If collateral is not available, this column is filled in with a 0 (zero).

40. Formed Productive PPA (Asset Hoarding Seclusion)

This column is filled in with the Formed Productive PPA (in Rupiahs) which is the eliminated value formed by the bank on the reporting date to avoid the possibility of loss occurrence related to the fund placement in the productive asset either in Rupiahs or in foreign currency, as regulated in the provisions of Bank Indonesia concerning Asset Quality Evaluation for Commercial Banks.

If collateral owned by the bank for the purpose of one debtor owning several accounts or for the purpose of several debtors all of which have formed Productive PPA, the column for Calculated Collateral and Productive PPA shall be filled in by pro rate.

41. Realization / Transfer Cumulative

- a. If the type of usage is for Current Capital, this column is filled in with the difference between the debit balance of the reporting month with the debit balance of the previous month. If the difference is negative, the column shall be filled in with a 0 (zero).

Example 1 :

Balance March 31, 2005	= Rp.50.000.000,-
First withdrawal April 2005	= Rp.20.000.000,-
Second withdrawal April 2005	= <u>Rp.10.000.000,-</u>
Total Withdrawal	= Rp.30.000.000,-
Deposit April 2005	= Rp.45.000.000,-
Deposit April 30, 2005	= Rp.35.000.000,-
Cumulative of Realization/Transfer	= Rp.0,-

Example 2 :

Balance March 31, 2005	= Rp.50.000.000,-
First withdrawal April 2005	= Rp.20.000.000,-
Second withdrawal April 2005	= <u>Rp.10.000.000,-</u>
Total Withdrawal April 2005	= Rp.30.000.000,-
Balance April 30, 2005	= Rp.80.000.000,-
Cumulative of Realization / Transfer	= Rp.30.000.000,-

- b. If the type of usage is **Investment and Consumption**, this column is filled in with the cumulative realization / transfer (dropping) for the last position of the concerning month.

Example 1 :

Balance March 31, 2005	= Rp.50.000.000,-
First withdrawal April 2005	= Rp.20.000.000,-
Second withdrawal April 2005	= <u>Rp.10.000.000,-</u>
Total Withdrawal April 2005	= Rp.30.000.000,-
Deposit April 2005	= Rp.45.000.000,-
Balance April 30, 2005	= Rp.35.000.000,-
Realization / Transfer Cumulative	= Rp.30.000.000,-

Example 2 :

Balance March 31, 2005	= Rp.50.000.000,-
First withdrawal April 2005	= Rp.20.000.000,-
Second withdrawal April 2005	= <u>Rp.10.000.000,-</u>
Total Withdrawal April 2005	= Rp.30.000.000,-
Balance April 30, 2005	= Rp.80.000.000,-
Realization / Transfer Cumulative	= Rp.30.000.000,-

42. Initial Restructuring Date

This column is filled in with the date of initial restructuring of the concerning facility.

43. Final (the Last) Restructuring Date

This column is filled in with the date of the final restructuring of the concerning facility.

44. The () Restructuring

This column is filled in with the frequency of restructuring of the concerning facility.

45. Notes

This column may be left blank or filled in with explanation on the concerning debtor facility, such as:

- * A renewal of the facility is still on wait (under normal retraining) while the term of the loan facility has already reached maturity.
- * There is an existence of a new facility as a result of a separation of the previous facility.
- * There is a debtor bought from BPPN (revoked banks: Banks under Liquidation, Operational Terminated Bank and Bank having Business Activities Terminated)
- * If there are other explanations or additions required about the concerning debtor account not mentioned in the abovementioned points.

46. Debtor Current Status

This column is filled in with the Condition of the debtor in relation with the loan Condition in the reporting month. It shall be written in maximum of 1000 characters/numbers.

47. Debtor Problems

This column is filled in with the problems faced by the debtor in relation with the loan facility of the debtor in the reporting month. It shall be written in maximum of 1000 characters/numbers.

Given Loan

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IV-D. OTHER CLAIMS

FORM – 03D– DATA OF OTHER CLAIMS

Type of Claim :	<input type="text"/>	
Account No. :	<input type="text"/>	
Issuance Date :	<input type="text"/>	Due Date : <input type="text"/>
Purpose :	<input type="text"/>	
Issuer/Counterparty :	<input type="text"/>	
Counterparty Country of Domicile :	<input type="text"/>	
Nominal :	<input type="text"/>	Main Ceiling : <input type="text"/>
Original Currency Value :	<input type="text"/>	Currency : <input type="text"/>
Claim Value :	<input type="text"/>	Margin Deposit : <input type="text"/>
Limit :	<input type="text"/>	Debtor Open Position : <input type="text"/>
Total Transactional Value :	<input type="text"/>	
Rating :	<input type="text"/>	Non-Performing Date: <input type="text"/>
Collectibility :	<input type="text"/>	Installment Date : <input type="text"/>
Main Installment :	<input type="text"/>	
Non-Performing Cause :	<input type="text"/>	
Status :	<input type="text"/>	Status Date : <input type="text"/>
Calculated Collateral :	<input type="text"/>	Formed PPAP : <input type="text"/>
Notes :	<input type="text"/>	

This form is used for reporting other details of claims released by the reporting bank to a non-bank third party in the forms of unexecuted derivative transaction, claims resulted from buying a securities with the intention of reselling it (reverse repo), and acceptance claim resulted from a commercial transaction.

1. Type of Claim

No	Type of Claim	Code
1.	Derivative transaction claim	
	a. For netting agreement	11
	b. Others	12

Other Claims

No	Type of Claim	Code
2.	Acceptance claim	20
3.	Purchased securities to be resold (reverse repo)	30
4.	Others	90

Notes:

1. Derivative transaction claim

This includes a derivative transaction with a non-bank third party whose profit has not been gained.

a. For Netting Agreement

There is some profit that **has not** been gained from a derivative transaction with a non-bank third party in terms of a netting agreement as explained in the provisions of Bank Indonesia concerning Minimum Adequacy Capital Ratio for Commercial Banks.

b. Others

There is some profit that has not been gained from a derivative transaction with a non-bank third party in terms of a netting agreement.

2. Acceptance claim

There is a claim from the reporting bank to a non-bank third party resulted from a money order acceptance for a periodic L/C. The reported item in this case is the value of the money order for the accepted periodic L/C.

3. Purchased securities to be resold (reverse repo)

It is the amount of claim to a non-bank third party resulted from a securities transaction with the intention to resell it (reverse repo).

4. Others

This includes the amount of claim to a non-bank third party not included in point 1 to 3, such as a claim to a customer as a result of a commercial transaction (within or outside the country) and has not been settled by the concerning customer in 15 days.

2. Account Number

This column is filled in with the account number of the transaction.

3. Issuance Date

This column is filled in with the date of issuance/release of the facility as written in the letter of agreement.

4. Due Date

This column is filled in with the date, month and year of the termination of facility as written in the letter of agreement.

5. Purpose

This column is filled in with the code for the purposes of derivative transaction performed by the reporting bank:

No.	Purpose	Code
1.	Hedging	
	a. Trading book position	1
	b. Banking book position	2
2.	Trading	3
3.	Others	9

1. Hedging

It is a derivative transaction performed in order to protect the value.

a. Trading book position

Trading book is the total trading position of the bank (proprietary position) upon the financial instruments such as the balance book and administrative account (including for derivative transaction) that is:

- meant to be owned and resold in the near future;
- owned for the purpose of short term profit gaining as a result of the actual and/or potential difference between the selling value and the buying value or a different price or a different rates;
- resulted from a brokering activity and market making activity; or taken as an activity to protect the value (hedging) of other Trading Book components.

b. Banking Book Position

Banking book is all other elements/positions not included in the Trading Book.

2. Trading

It is a derivative transaction to gain fee or profit from the market change.

3. Others

6. Issuer / Counterparty

This column is filled in with the Code for Non-Bank Third Party (**Appendix IV**) or Bank Code (**Appendix VII**) having performed a transaction with the reporting bank.

7. Counterparty Country of Domicile

This column is filled in with the code for the issuer / counter party country of domicile (**Appendix III**).

8. Nominal

This column is filled in with the nominal amount of the contract in Rupiahs equivalent.

9. Main Ceiling

This column is filled in when a letter of agreement (one number and date of agreement) includes more than one fund provision facilities. An example can be seen in sub-chapter IV. C Given Loan, in the notes on Main Ceiling column.

10. Original Currency Value

This column is filled in with the original value (of a foreign currency) of a transactional value using foreign currency.

11. Currency

This column is filled in with the code for type of currency used in the provision of the facility as written in the letter of agreement. The code consists of three characters as listed in **Appendix III**.

12. Claim Value

This column is filled in with the amount of claim for the Securities and Acceptance Claim, and the Unrealized Profit Value for Derivative Claim recorded on the day of reporting. For securities owned or issued by discount system, the column is filled in with the net value (carrying value). The balance may not be compensated by the obligation of the reporting bank to another party having a relationship with the reporting bank claim.

13. Margin Deposit

This column is filled in with the nominal value of deposited money accepted by the bank from a customer/debtor as calculated collateral during the settlement of a transaction.

14. Limit

This column is filled in with the value of exposure limit possible to be performed in a transaction.

15. Debtor Open Position

This column is filled in with the total transaction value that cannot be hedged with the bank. It is the position of transaction result that has not been settled.

16. Total Transactional value

This column temporarily cannot be used. It can be filled in with a 0 (zero).

17. Rating

This column is filled in with the code for Securities Rating related to the types of Securities purchased with the promise to be resold (reverse repo). An

example of this rating is issued by PT. Pemeringkat Efek Indonesia (PT. Pefindo). A securities rated by other rating institution shall use the rating system as issued by PT Pefindo. The list of Rating Codes can be seen in **Appendix XII**.

18. Collectibility (Asset Quality)

This column is filled in with the code for productive asset quality (as listed in **Appendix IX**) for the facilities given to the debtor at the end of the reporting month. The Details and Definition of productive asset quality is based on the provisions of Bank Indonesia concerning Asset Quality Evaluation for Commercial Banks.

19. Non-Performing Date

This column is filled in with the date when the facility is declared non-performing (collectibility 5).

20. Main Installment

In the Other Claim Form (Form IV.D) this column is filled in with a 0 (zero).

21. Installment Date

In the Other Claim Form (Form IV.D) this column is filled in with a 0 (zero).

22. Non Performing Cause / Notes on Non-Performing Cause

This column is filled in with the code for Non-Performing Cause as listed in **Appendix X**. The column for Notes on Non-Performing Cause shall be filled in if the chosen code is Others (Code 99).

23. Status

This column is filled in with the code for Condition as listed in **Appendix XI**.

24. Status Date

This column is filled in with the date of occurrence of the reported Condition in point 23.

25. Calculated Collateral

This column is filled in with the collateral value owned by the bank that can be calculated as a subtraction in the forming of Asset Hoarding Seclusion (PPA) as regulated in the provisions of Bank Indonesia concerning Asset Quality Evaluation for Commercial Banks.

If collateral does not exist, the column is filled in with a 0 (zero).

26. Formed Productive PPA (Asset Hoarding Seclusion)

This column is filled in with the value of Productive PPA (in rupiahs) which is the isolated value formed by the bank on the reporting date to prevent any loss occurrence due to the fund placement in productive asset either in rupiahs or foreign currency, as regulated by the provisions of Bank Indonesia concerning Asset Quality Evaluation for Commercial Banks.

The column of Calculated Collateral and Formed Productive PPA shall be filled in with a pro rated value if the collateral of the bank for one debtor has several accounts or for several debtors and a a productive PPA on that debtor has been formed.

27. Notes

Other Claims

This column may be left blank or filled in with the explanation on the concerning debtor facility, such as:

- * a new facility as a result of a separation of the previous facility.
- * a transfer of facility from the other branch office of the concerning (the same) bank.
- * a transfer/take over of a facility from another (a different) Bank.
- * explanation other than the abovementioned. Additional or other explanation needed for the concerning debtor account.

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IV-E. EQUITY PARTICIPATION (penyertaan)

FORM – 03E – DATA OF EQUITY PARTICIPATION

Number of Equity Participation :	<input style="width: 100%;" type="text"/>		
Type of Company :	<input style="width: 20px;" type="text"/>	<input style="width: 100px;" type="text"/>	<input style="width: 20px;" type="text"/>
Company Country of Domicile :	<input style="width: 20px;" type="text"/>	<input style="width: 100px;" type="text"/>	<input style="width: 20px;" type="text"/>
Starting Date :	<input style="width: 100%;" type="text"/>		
Equity Participation Share (%) :	<input style="width: 100%;" type="text"/>		
Equity Participation Value :	<input style="width: 100%;" type="text"/>		
Original Currency Value :	<input style="width: 100px;" type="text"/>	Currency :	<input style="width: 20px;" type="text"/> <input style="width: 100px;" type="text"/>
Collectibility :	<input style="width: 20px;" type="text"/>	<input style="width: 100px;" type="text"/>	Non-Pfm Date: <input style="width: 100px;" type="text"/>
Non-Performing Cause/Notes:	<input style="width: 20px;" type="text"/>	<input style="width: 100px;" type="text"/>	
Purpose of Equity Participation :	<input style="width: 20px;" type="text"/>	<input style="width: 100px;" type="text"/>	
ROE :	<input style="width: 100%;" type="text"/>		
Profit/Loss :	<input style="width: 100px;" type="text"/>	Profit/Loss (Cumulative) :	<input style="width: 100px;" type="text"/>
Status :	<input style="width: 20px;" type="text"/>	<input style="width: 100px;" type="text"/>	Status Date : <input style="width: 100px;" type="text"/>
Calculated Collateral :	<input style="width: 100px;" type="text"/>	Formed PPAP :	<input style="width: 100px;" type="text"/>
Notes :	<input style="width: 100%;" type="text"/>		

This form is used for reporting the detailed fund provision of Equity Participation consisting of Equity Participation with :

a. Non-bank Financial Institution (LKBB)

b. Other Equity Participation

1. Number of Equity Participation

This column is filled in with o-partnership number as written in the letter of agreement.

2. Type of Company

Equity Participation

No.	Type of Company	Code
1.	Non-Bank Financial Institution	10
2.	Others	90

Notes :

1. Non-Bank Financial Institution (LKKB)

It is a fund placement by a Bank in the form of a share in a financial corporation.

2. Other Equity Participation

It is a fund placement by the Bank in the form of temporary share partnership with the debtor company in order to settle an unsettled loan.

3. The Company Country of Domicile

This column is filled in with the code for country of domicile of the company involving in a Equity Participation. (see **Appendix III**).

4. Starting Date

This column is filled in with the date when the Equity Participation begins as written in the letter of agreement.

5. Equity Participation Share (%)

This column is filled in with the percentage of the Equity Participation in the emitten company.

6. Equity Participation Value

This column is filled in with the Equity Participation nominal value (in Rupiahs) according to the letter of agreement.

7. Original Currency Value

This column is filled in with the original currency value (in foreign currency) based on the written letter of agreement.

8. Currency

This column is filled in with the code for the type of currency used in the provision of the facility as written in the letter of agreement. The code consists of 3 characters as listed in **Appendix III**.

9. Collectibility (Asset Quality)

This column is filled in with the code for asset quality for the facility given to the debtor at the end of the reporting month. The details and definition of productive asset quality is as the definition and details of productive asset quality in the provisions of Bank Indonesia concerning Asset Quality Evaluation for Commercial Banks.

10. Non-Performing Date

This column is filled in with the date when the concerning party facility is declared non-performing.

11. Non Performing Cause / Notes on Non-Performing Cause

This column is filled in with the Cause of Non-Performance as listed in **Appendix X**. The column for notes on Cause of Non-Performance can be filled in if the chosen code is Others (Code 99).

12. Purpose of Equity Participation

The column may be filled in as the following:

Equity Participation

No.	Purpose of Equity Participation	Code
1.	Building a Subsidiary	1
2.	For a Loan Restructuring	2
3.	Others	9

13. Return on Equity / ROE (%)

This column is filled in with the percentage of Return on Equity (ROE) of a company as debtor based on the current / latest financial report that has been audited (The calculation of ROE is from Profit divided by Capital).

This column shall only be used for Equity Participation with the purpose to build a subsidiary company (code 1) and Others (code 9).

14. Profit and Loss

This column is filled in with the company as debtor current / latest value of Profit and Loss during the running year.

15. Profit and Loss (Cumulative)

This column is filled in with the value of the Company Profit and Loss until the current / latest financial report of the running year.

16. Status

This column is filled in with the code for Condition as listed in **Appendix XI**.

17. Condition Date

This column is filled in with the date of occurrence of the Condition stated in number 16.

18. Calculated Collateral

This column is filled in with the calculated collateral value owned by the bank functioned as a subtraction to the Asset Hoarding Seclusion (PPA) as regulated by provisions of Bank Indonesia concerning Asset Quality Evaluation for Commercial Banks.

If collateral is not available, the column should be filled in with a 0 (zero).

19. Formed Productive PPA (Asset Hoarding Seclusion)

This column is filled in with the value of Productive PPA (in rupiahs) which is the isolated value formed by the bank on the reporting date to prevent any loss occurrence due to the fund placement in productive asset either in rupiahs or foreign currency, as regulated by the provisions of Bank Indonesia concerning Asset Quality Evaluation for Commercial Banks.

If collateral set by the bank is for the purpose of one debtor owning several accounts or for the purpose of several debtors, all of which have formed Productive PPA, then the column for Calculated Collateral and Productive PPA shall be filled in by pro rate.

20. Notes

This column may be left blank or filled in with the explanation on the concerning debtor facility, such as:

- * a new facility as a result of a separation of the previous facility.
- * a transfer of facility from the other branch office of the concerning (the same) bank.
- * a transfer/take over of facility from another (a different) Bank.

Equity Participation

- * explanation other than the abovementioned. Additional or other explanation needed for the concerning debtor account.

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IV-F. RUNNING IRREVOCABLE L/C

FORM – 03F – DATA OF RUNNING IRREVOCABLE L/C

Types of L/C :	<input type="text"/>	<input type="text"/>	
Number of L/C :	<input type="text"/>		
L/C Method of Payment :	<input type="text"/>	<input type="text"/>	
Issuance Date :	<input type="text"/>	Due Date :	<input type="text"/>
Beneficiary Bank :	<input type="text"/>		
Initial Agreement Number :	<input type="text"/>	Init. Agr. Date :	<input type="text"/>
Last Agreement Number :	<input type="text"/>	Last Agr. Date :	<input type="text"/>
Currency :	<input type="text"/>		
Ceiling :	<input type="text"/>	Main Ceiling :	<input type="text"/>
Nominal Value :	<input type="text"/>	Collateral Deposit :	<input type="text"/>
Collectibility :	<input type="text"/>	Non-Prf. Date :	<input type="text"/>
Non-Performing Cause./ Notes :	<input type="text"/>		
Wan Achievement Date :	<input type="text"/>		
Status :	<input type="text"/>	Status Date :	<input type="text"/>
Calculated Collateral :	<input type="text"/>	Formed PPAP :	<input type="text"/>
Notes :	<input type="text"/>		

This form is used for reporting the detailed fund provision in the form of currently active irrevocable L/C (issued / opened) for each account that has not been executed.

1. Type of L/C

This column is filled in with the code for L/C types as follows:

No.	Type	Code
1.	Foreign L/C	11
2.	Domestic L/C	15

Notes :

1. Running foreign L/C

It is a foreign irrevocable L/C that has been issued / opened by the reporting bank for the debtor purpose that has not yet been performed.

The L/C cannot be altered, cancelled, or revoked without the agreement of all the concerning parties.

2. Running domestic irrevocable L/C

2. Number of L/C

This column is filled in with L/C document number as stated in the L/C document.

3. L/C Method of Payment

This column is filled in with the method of payment for the L/C, such as sight, usance, or red clause L/C.

If the method of payment is usance payable at sight (UPAS), the chosen code shall be field Sight (code 1).

No.	L/C Method of Payment	Code
1.	Sight	1
2.	Usance	2
3.	Red Clause	3

4. Issuance Date

This column is filled in with the date of issuance/opening of the L/C as written in the L/C document (opening date of L/C).

5. Due Date

This column is filled in with the date, month and year when the L/C is due as written in the L/C document (L/C maturity date).

6. Beneficiary Bank

This column is filled in with a name of the beneficiary bank.

7. Initial Agreement Number

This column is filled in with the number of the initial agreement.

8. Initial Agreement Date

This column is filled in with the date of the initial agreement.

9. Last Agreement Number

This column is filled in with the last agreement number. If a renewal does not exist, this column is filled in with the same number as the Initial Agreement Number.

10. Last Agreement Date

This column is filled in with the date of the last agreement. If a renewal is not done, the column is filled in with the same data as Date of Initial Agreement.

11. Currency

This column is filled in with the code for the type of currency used in the provision of the facility as written in the letter of agreement. The code consists of 3 characters as listed in **Appendix III**.

12. Ceiling

This column is filled in with the nominal value as written in the securities or the contract of agreement.

13. Main Ceiling

This column is filled in when an agreement (one number and date of agreement) covers more than one fund facilities.

Example : for one debtor only

A. If the main ceiling is Rp. 1.000.000,00 and fund facilities (Loan, L/C, and BG) exist but the ceiling of each facility is not determined in the Letter of Agreement,

Then :

(i) Loan Form:

- Main Ceiling Column = Rp1.000.000,00
- Ceiling = 0 (Must be = 0)

(ii) L/C Form:

- Main Ceiling Column = Rp1.000.000,00
- Ceiling = 0 (Must be = 0)

(iii) Guarantor Bank Form:

- Main Ceiling Column = Rp1.000.000,00
- Ceiling = 0 (Must be = 0)

Each column for Debit Balance should be filled in with the withdrawn amount (can be = 0), but the total amount of the three facilities cannot exceed the Main Ceiling.

B. If a Pipe Line facilities (Loan, L/C, and BG) are available, with a main ceiling of Rp. 1.000.000,00 and the ceiling of each facility is not determined in the letter of agreement,

Then:

(i) Loan Form:

- Main Ceiling Column = Rp1.000.000,00
- Ceiling, such as = Rp500.000,00

(ii) L/C Form:

- Main Ceiling Column = Rp1.000.000,00
- Ceiling, such as = Rp400.000,00

(iii) Guarantor Bank Ceiling:

- Main Ceiling Column = Rp1.000.000,00
- Ceiling = Rp100.000,00

Each column for Debit Balance should be filled in with the withdrawn amount (can be = 0), but the total amount of the three facilities cannot exceed the Main Ceiling.

14. Nominal Value

This column is filled in with the position of transactional value on the date of the reporting.

15. Collateral Deposit

This column is filled in with the nominal amount of money received by the Reporting Bank as collateral that will be calculated during the settlement of the transaction.

16. Collectibility (Asset Quality)

This column is filled in with the code for asset quality (as listed in **Appendix IX**) for the facility given to the debtor at the end of the reporting month. The details and definition of productive asset quality is as the definition and details of productive asset quality in the provisions of Bank Indonesia concerning Asset Quality Evaluation for Commercial Banks.

17. Non-Performing Date

This column is filled in with the date when the concerning party facility is declared non-performing.

18. Non Performing Cause / Notes on Non-Performing Cause

This column is filled in with the Cause of Non-Performance as listed in **Appendix X**. The column for notes on Cause of Non-Performance can be filled in if the chosen code is Others (Code 99).

19. Wan Achievement Date

This column is filled in with the wan achievement of the debtor for the L/C facility received by the bank.

20. Status

This column is filled in with the code for Condition as listed in **Appendix XI**.

21. Status Date

This column is filled in with the date of occurrence of the Condition in number 20.

22. Calculated Collateral

This column is filled in with the collateral value owned by the bank that can be calculated as a subtraction in the forming of Asset Elimination (PPA) as regulated in the provisions of Bank Indonesia concerning Asset Quality Evaluation for Commercial Banks.

If collateral is not available, the column should be filled in with a 0 (zero).

23. Formed Productive Asset Hoarding Seclusion (PPA)

This column is filled in with the value of Productive PPA (in rupiahs) which is the isolated value formed by the bank on the reporting date to prevent any loss occurrence due to the fund placement in productive asset either in rupiahs or foreign currency, as regulated by the provisions of Bank Indonesia concerning Asset Quality Evaluation for Commercial Banks.

If a collateral owned by the bank for the purpose of one debtor owning several accounts or for the purpose of several debtors all of which have formed Productive PPA, the column for Calculated Collateral and Productive PPA shall be filled in by pro rate.

24. Notes

This column may be left blank or filled in with the explanation on the concerning debtor facility, such as:

- * a new facility as a result of a separation of the previous facility.
- * a transfer of facility from the other branch office of the concerning (the same) bank.

Currently Active Irrevocable L/C

- * a transfer/take over of facility from another (a different) Bank.
- * explanation other than the abovementioned. Additional or other explanation needed for the concerning debtor account.

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IV-G. BANK GUARANTEE

FORM – 03G – DATA OF GUARANTEE GIVEN BY BANK

Type of bank Guarantee :	<input type="text"/>	<input type="text"/>	
Bank Guarantee No. :	<input type="text"/>		
Purpose :	<input type="text"/>	<input type="text"/>	
Guaranteed Party:	<input type="text"/>		
Initial Agreement Number :	<input type="text"/>	Initial Agreement Date :	<input type="text"/>
Last Agreement Number :	<input type="text"/>	Last Agreement Date :	<input type="text"/>
Issuance Date :	<input type="text"/>	Due Date :	<input type="text"/>
Currency :	<input type="text"/>		
Ceiling :	<input type="text"/>	Main Ceiling :	<input type="text"/>
Nominal Value :	<input type="text"/>	Collateral Deposit :	<input type="text"/>
Collectibility :	<input type="text"/>	Non-Performing Date. :	<input type="text"/>
Non-Performing Cause./ Notes :	<input type="text"/>		
Wan Achievement Date :	<input type="text"/>		
Status :	<input type="text"/>	Status Date :	<input type="text"/>
Sovereign Rating :	<input type="text"/>		
Calculated Collateral :	<input type="text"/>	Formed PPAP :	<input type="text"/>
Notes :	<input type="text"/>		

This form is used for reporting the position of collateral issuance facility / bank guarantee in rupiahs and foreign currency which has not reached maturity for each of the bank guarantee, both for other bank purposes or that of a non-bank third party. The reported item in the detailed list includes the collateral / guarantee that has reached maturity on the date of report but still in the claiming term.

1. Type of Bank Guarantee

No.	Type	Code
1.	Issued Bank Guarantee	10

Given Guarantee

No.	Type	Code
2.	Shipping Guarantee	20
3.	Risk Sharing	30
4.	Standby L/C	40
5.	Endorsement for Securities	50
6.	Currently Active Revocable L/C	
	a. Foreign L/C	60
	b. Domestic L/C	65
7.	Others	90

Notes:

1. Issued Bank Guarantee

This includes a written agreement given by the Bank to a party receiving a guarantee that the Bank shall pay some amount of money to the party on a certain time if the party receiving guarantee cannot fulfill its obligation. The types in this category include Bid Bonds, Performance Bonds, and Advanced Payment Bonds.

2. Shipping Guarantee

This is a guarantee for a shipping company in order for the customer to unload its shipment without having to show B/L (Bill of Lading).

3. Risk Sharing Guarantee

4. Standby L/C

5. Endorsement for Securities

6. Running Revocable L/C

a. Foreign L/C

It is the LC issued by the reporting bank for the purpose of the debtor in order to import goods or services from the area outside the Indonesian customs office (import) and comply with the provisions/laws of international trade. The L/C can be altered or cancelled by the importer or issuing Bank without the permission of the other concerning parties during the active term of the L/C.

b. Domestic L/C

It is the LC issued by the reporting Bank for the purpose of the debtor in order to ship goods from one customs area to another within Indonesia and submit to the provisions in Bank Indonesia Circular Letter. The L/C can be altered or cancelled by the importer or issuing Bank without the permission of the other concerning parties during the active term of the L/C.

7. Other guarantee

It is the other guaranteed facilities issued by the reporting Bank for the purpose of the debtor that cannot be classified into the above mentioned types, and this also includes Bank guarantee as Foreign Loan.

2. Bank Guarantee Number

This column is filled in with the number of Bank guarantee as written in the letter of agreement.

3. Purpose

This column is filled in with the codes for the purpose of issuing Bank Guarantee.

No.	Purpose	Code
1.	Loan	
	a. As a Foreign Loan	1
	b As a Domestic Loan	2
2.	Commercial Transaction	
	a. Foreign	4
	a. Domestic	5
3.	Others	9

Notes:

1. Loan

a. As a Foreign Loan

It is a guarantee issued by the reporting Bank in the acceptance of foreign loan.

b. As a domestic loan

It is a guarantee given by the reporting Bank as a domestic loan for the purpose of the customer including risk sharing.

2. Commercial Transaction

a. Foreign

It is a guarantee issued by the reporting Bank for the purpose of foreign commercial transaction by the customer.

b. Domestic

It is a guarantee issued by the reporting bank for the purpose of domestic commercial transaction by the customer.

3. Others

It is a guarantee issued by the reporting Bank for the purpose of the customer not listed as one of the abovementioned purposes.

4. Guaranteed Party

This column is filled in with the Name of the Party who is given a Bank Guarantee.

5. Initial Agreement Number (Opening Bank Guarantee Facility Agreement)

This column is filled in with the number of the initial agreement.

6. Initial Agreement Date (Opening Bank Guarantee Facility Agreement)

This column is filled in with the date of the initial agreement.

7. Last Agreement Number (Opening Bank Guarantee Facility Agreement)

This column is filled in with the number of the last agreement. If a renewal does not exist, this column will be filled in with the same number as the Initial Agreement Number.

8. Last Agreement Date (Opening Bank Guarantee Facility Agreement)

This column is filled in with the date of the last agreement. If a renewal does not happen, the column will be filled in with the same date as the Date of Initial Agreement.

9. Issuance Date

This column is filled in with the date of issuance of/ granting the Bank Guarantee as written in the letter/document of agreement.

10. Due Date

This column is filled in with the date of termination of the facility as written in the letter/document of agreement.

11. Currency

This column is filled in with the code for the type of currency used in the provision of the facility as written in the letter of agreement. The code consists of 3 characters as listed in **Appendix III**.

12. Ceiling

This column is filled in with the nominal value as written in the securities or the contract of agreement.

13. Main Ceiling

This column is filled in when an agreement (one number and date of agreement) covers more than one fund facilities.

Example: for 1 debtor only

A. If the main ceiling is Rp. 1.000.000,00 and fund facilities (Loan, L/C, and BG) exist but the ceiling of each facility is not determined in the Letter of Agreement,

Then:

(i) Loan Form

▪ Main Ceiling column = Rp. 1.000.000

Given Guarantee

- Ceiling = 0 (Must be = 0)

(ii) L/C Form:

- Main Ceiling column = Rp. 1.000.000
- Ceiling = 0 (Must be = 0)

(ii) Guarantor Bank Form:

- Main Ceiling column = Rp. 1.000.000
- Ceiling = 0 (Must be= 0)

(iii) Guarantor Bank Ceiling:

- Main Ceiling Column = Rp1.000.000,00
- Ceiling = 0 (Must be = 0)

Each column for Debit Balance should be filled in with the withdrawn amount (can be = 0), but the total amount of the three facilities cannot exceed the Main Ceiling.

B. If Loan Facilities (Loan, L/C, and BG) are available, with a main ceiling of Rp. 1.000.000,00 and the ceiling of each facility is not determined in the letter of agreement,

Then:

(i) Loan Form:

- Main Ceiling Column = Rp1.000.000,00
- Ceiling, such as = Rp500.000,00

(ii) L/C Form:

- Main Ceiling Column = Rp1.000.000,00

- Ceiling, such as = Rp400.000,00

(iii) Guarantor Bank Ceiling:

- Main Ceiling Column = Rp1.000.000,00
- Ceiling = Rp100.000,00

Each column for Debit Balance should be filled in with the withdrawn amount (can be = 0), but the total amount of the three facilities cannot exceed the Main Ceiling.

14. Nominal Value

This column is filled in with the position of transactional value on the date of the reporting.

15. Collateral Deposit

This column is filled in with the nominal amount of money received by the Reporting Bank as collateral that will be calculated during the settlement of the transaction.

16. Asset Quality

This column is filled in with the code for asset quality (as listed in **Appendix IX**) for the facility given to the debtor at the end of the reporting month. The details and definition of productive asset quality is as the definition and details of productive asset quality in the provisions of Bank Indonesia concerning Asset Quality Evaluation for Commercial Banks.

17. Non-Performing Date

This column is filled in with the date when the concerning party facility is declared non-performing.

18. Non Performing Cause / Notes on Non Performing Cause

This column is filled in with the Cause of Non-Performance as listed in **Appendix X**. The column for notes on Cause of Non-Performance can be filled in if the chosen code is Others (Code 99).

19. Wan Achievement Date

This column is filled in with the wan achievement of the debtor for the facility received by the bank.

20. Status

This column is filled in with the code for Condition as listed in **Appendix XI**.

21. Status Date

This column is filled in with the date of occurrence of the Condition in number 20.

22. Sovereign Rating (Country)

For the time being, this column shall not be filled in (red-).

23. Calculated Collateral

This column is filled in with the collateral value owned by the bank that can be calculated as a subtraction in the forming of Asset Hoarding Seclusion(PPA) as regulated in the provisions of Bank Indonesia concerning Asset Quality Evaluation for Commercial Banks.

If collateral is not available, the column should be filled in with a 0 (zero).

24. Formed Asset Hoarding Seclusion (PPA)

This column is filled in with the value of Productive PPA (in rupiahs) which is the isolated value formed by the bank on the reporting date to prevent any loss occurrence due to the fund placement in productive asset either in rupiahs or foreign currency, as regulated by the provisions of Bank Indonesia concerning Asset Quality Evaluation for Commercial Banks.

If the collateral owned by the bank for the purpose of one debtor owning several accounts or for the purpose of several debtors all of which have formed Productive PPA, the column for Calculated Collateral and Productive PPA shall be filled in by pro rate.

25. Notes

This column may be left **blank** or filled in with the explanation on the concerning debtor facility, such as:

- * a new facility as a result of a separation of the previous facility.
- * a transfer of facility from the other branch office of the concerning (the same) bank.
- * a transfer/take over of facility from another (a different) Bank.
- * explanation other than the abovementioned. Additional or other explanation needed for the concerning debtor account.

Given Guarantee

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IV-H. LOAN CHANNELING / MANAGED LOAN

FORM – 03H – DATA OF LOAN CHANNELING

Account Number :	<input style="width: 90%;" type="text"/>		
Type of Managed Loan :	<input style="width: 30px;" type="text"/>	<input style="width: 600px;" type="text"/>	<input style="width: 30px;" type="text"/>
Types of Usage :	<input style="width: 30px;" type="text"/>	<input style="width: 570px;" type="text"/>	
Economic Sector :	<input style="width: 30px;" type="text"/>	<input style="width: 570px;" type="text"/>	
Project Location :	<input style="width: 30px;" type="text"/>	<input style="width: 570px;" type="text"/>	
Loan Starting Date :	<input style="width: 60px;" type="text"/>	Starting Date :	<input style="width: 60px;" type="text"/> Due Date : <input style="width: 60px;" type="text"/>
Project Value :	<input style="width: 120px;" type="text"/>	Currency :	<input style="width: 30px;" type="text"/> <input style="width: 150px;" type="text"/>
Total Value :	<input style="width: 120px;" type="text"/>		
Interest Rate (%) :	<input style="width: 120px;" type="text"/>		
Asset Quality :	<input style="width: 30px;" type="text"/>	<input style="width: 150px;" type="text"/>	Non-Perf. Date : <input style="width: 60px;" type="text"/>
Non-Performing Cause/ Notes :	<input style="width: 30px;" type="text"/>	<input style="width: 270px;" type="text"/>	
Installment Date :	<input style="width: 60px;" type="text"/>	Main Installment :	<input style="width: 120px;" type="text"/>
Intra Interest Installment :	<input style="width: 120px;" type="text"/>	Extra Interest Rate :	<input style="width: 120px;" type="text"/>
Status :	<input style="width: 30px;" type="text"/>	<input style="width: 150px;" type="text"/>	Status Date : <input style="width: 60px;" type="text"/>
Notes :	<input style="width: 270px;" type="text"/>		

This form is used for reporting the details of the loan account balance in rupiahs and foreign currency given by the Reporting Bank with source of fund from another party, for this loan provision, the Reporting Bank is not at risk.

1. Account Number

This column is filled in with the account number of the facility received by the debtor from the Reporting Bank. The applied principle in this case is that each facility must have a unique (not the same) account number.

One account number can be used for several facilities; therefore, the account number for each facility shall be given a suffix or special mark to differentiate one facility from another.

A loan resulted from an overdraft Demand Deposit shall be filled in with the Number of the Demand Deposit of the concerning customer.

For a loan resulting from a claim for the customer for an overdue commercial transaction and has not been settled in 15 days by the concerning customer shall fill in the Account Number column with the L/C number or other number related to the facility given to the customer.

2. Type of Managed Loan

This column is filled in with the type managed loan as follows:

No.	Type of Loan	Code
1.	Small Enterprise Loan	
	a. As a loan channeling from Bank Indonesia	10
	b. Others	20
2.	Non-KUK	
	a. Loan Management	40
	b. As a loan channeling from BI	50
	c. Project Aid	60
	d. Loan management other than Project Aid	90
3.	Mudharabah Muqayaddah	99

Notes:

1. Small Enterprise Loan (KUK)

- a. As a loan channeling from Bank Indonesia

It is a loan given to KUK customer through the reporting Bank with the source of fund from Bank Indonesia and for the channeling, the Reporting Bank is not at risk.

b. Others

2. Non-KUK

a. Managed loan

It is a loan given to a non-KUK customer through the reporting Bank with the source of fund from Bank Indonesia and for the channeling, the Reporting Bank is not at risk. One of the characteristics of the loan is the Bank shall not claim or pay interest but shall receive a fee. A loan channeling from a different Reporting Bank shall not be reports in this detailed list.

b. As a loan channeling from Bank Indonesia

It is a loan given to a non-KUK customer through the reporting Bank with the source of fund from Bank Indonesia and for the channeling, the Reporting Bank is not at risk.

c. Project Aid

It is a loan channeling by the Reporting Bank to a non-KUK customer with the source of fund from a foreign aid aiming at investment funding or project development by the government or private party in the form of capital goods or other devise needs (project aid).

d. Managed loan as a non- project aid

This is a loan for a non-KUK customer in which the fund channeling by the Reporting Bank is not the opposite value of the project aid currency. As with the loan management, the Bank is not at risk for the loan channeling. Included in this loan is investment loan resulted from Investment Fund Account (RDI).

3. Mudharabah Muqayaddah.

It is a mudharabah agreement in which the shahibul maal gives a limit to the mudharib on the location, method, and object of the investment.

3. Type of Usage .

This column is filled in with the codes for the facility types of usage. The usage type has been classified as listed in **Appendix VII**. For an Export Loan report, the column shall be filled in with:

- **26** - KE for Work Capital
- **76** - KE Investment

Export Loan is a loan given to exporter and supplier for production cost, collection and preparation of exported goods, including export transaction funding, supplied export goods, and production of exported goods.

4. Economic Sector

This column is filled in with the codes for economic sector funded by the fund provision facility from the Bank. The economic sector has been classified as listed in **Appendix V**.

If the facility is used for funding several economic sectors, the written code shall be for the most dominant one.

5. Project Location

This column is filled in with the codes for Dati II / Regency, Municipality, and the Administrative City as listed in **Appendix II**, where the project, funded by the concerning loan, is located. If the project is carried out overseas, the column is filled with the code 9999.

6. Loan Starting Date

This column is filled in with the date, month, and year of commencing the loan facility as written in the letter of agreement.

7. Starting Date

This column is filled in with the date, month, and year of starting the loan facility as written in the letter of agreement.

8. Due Date

This column is filled in with the date, month, and year of expiring the loan facility based on the written agreement.

9. Project Value

This column is filled in with the value of the project funded by the concerning Bank loan. For property project, the column shall be filled in with the value of ad-cost.

10. Foreign Currency

This column is filled in with the codes for currency, as listed in **Appendix III**, used in the provision of the facility as written in the letter of agreement.

11. Total Value

- a. This column shall be filled in with the amount of debit balance at the end of the reporting month for each of the account, and shall be written in the original currency in full denomination.
- b. This column shall be filled in with a (zero) if the debit balance has a nil balance or has a loan balance.

12. Interest Rate (%)

This column is filled in with the percentage of interest in one year (final) that has to be paid by the debtor. In the case of different rates applied for one account, the reporting one shall be the highest interest rate. A 0 (zero) should be written in the interest rate column if the facility is free of interest.

Especially for a bank having its operation based on sharia principle, the column for interest rates shall be filled in with the estimated percentage of the receivable share of profit/margin/bonus/fee.

Example: - a fixed interest rate of 18.50%, shall be written down as 18.50.

- if SIBOR interest rate is 6%, shall be written down as 7.
- Indicated percentage for annual share of profit/margin/bonus/fee is 50%, shall be written down as 50.00.

13. Asset Quality

This column is filled in with the code for productive asset quality (as listed in **Appendix IX**) for the facilities given to the debtor at the end of reporting month. The Details and Definition of productive asset quality is based on the

provisions of Bank Indonesia concerning Asset Quality Evaluation for Commercial Banks.

14. Non-Performing Date

This column is filled in with the date when the concerning facility is declared non-performing.

15. Non-Performing Cause / Notes on Non-Performing Cause

This column is filled in with the code for Cause of Non-Performance as listed in Appendix X. The column for the note on the Cause of Non-Performance is filled in when the selected item is Others (Code 99) for the cause of Non-Performance.

16. Main Installment

This column is filled in with the nominal amount of the installment to the main facility.

17. Installment Date

This column is filled in with the date when the installment on the concerned facility is occurred upon the main facility or when there is an occurrence of interest installment.

18. Intra Interest Installment

This column is filled in with the amount of intra compatible interest installment at the end of the reporting month for each account and shall be reported in the original currency and full denomination..

19. Extra Interest Installment

This column is filled in with the amount of extra compatible interest installment at the end of the reporting month for each account according to the provisions of PSAK applied for banking.

20. Status

This column is filled in with the Condition of the debit balance (outstanding) as listed in **Appendix XI**.

21. Status Date

This column is filled in with the date of occurrence of the Condition as reported in number 20.

22. Notes

This column may be left blank or filled in with the explanation on the concerning debtor facility, such as:

- * a renewal of the facility is still on wait (under normal retrains) while the term of the loan facility has already ended.
- * a new facility as a result of a separation of the previous facility
- * a transfer of facility from the other branch office of the concerning (the same) bank.
- * a transfer/take over of a facility from another (a different) Bank.
- * there is a debtor bought from BPPN (revoked banks: Banks under Liquidation, Operational Terminated Bank and Bank having Business Activities Terminated)

Collateral

- * explanation other than the abovementioned points. Additional or other explanation needed for the concerning debtor account.

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V-A. COLLATERAL

FORM – 04A – COLLATERAL DATA

Type of Collateral :	▼		▼
Securities Rating :	▼		▼
Type of Equity Participation :	▼		▼
Name of Collateral Owner :			
Status / Proof of Ownership :			
Address :			
Location :	▼		▼
Collateral Value (NJOP) :			
Collateral Value (Bank) :			
Coll. Value (Independ. Assessor) :			
Name of Independent Assessor :			
Assessment Date :			
Pari Passu (%) :			
Insurance :			▼

This form is used for reporting the details on the collateral / guarantee given by the debtor in order to get the fund provision facility.

1. Type of Collateral

This column is filled in with the code for types of collateral / guarantee, consisting of:

No.	Type of Collateral	Code
1	CASH COLLATERAL	01
	NON CASH COLLATERAL	
2	Mobile Object	02
3	Static Object	03

No.	Type of Collateral	Code
4	Supply of Goods	04
5	Securities	05
6	Others	06
7	OTHERS	10

2. Securities Rating

This column is filled in with the code for Securities Rating consisting of Long-Term Securities and Short-Term Securities. An example of this rating is issued by PT. Pemeringkat Efek Indonesia (PT. Pefindo). A securities rated by other rating institution shall use the rating system as issued by PT Pefindo. The list of Rating Codes can be seen in **Appendix XII**.

3. Type of Equity Participation

This column is filled in with the Code for Type of Equity Participation performed by the Reporting Bank for the goods put under collateral as the following:

No.	Type of Equity Participation	Code
1	Liability Right	01
2	Pawn	02
3	Fiduciare Eigendom Overdracht (FEO)	03
4	Letter of Authorization of Liability Right (SKMHT)	04
5	Cessie	05
6	Unbond	06
7	Others	99

4. Name of Collateral Owner

This column is filled in with a complete, unabbreviated name of the collateralized goods.

5. Status / Proof of Ownership

This column is filled in with the letter to proof the ownership of the collateralized goods such as land certificate (SHM, SHGB), BPKP, invoice, and et cetera. Particularly for a property loan, the proof of ownership column should be completed with other supporting evidence such as **IMB**.

6. Address

The written address shall be according to the guidance for address writing in Form-01. The column is filled in with the complete address where the collateral is located or the location of the project as follows:

- a. The reported item for **static object** such as land, building and machinery is the location of the collateral.
- b. The reported item for **mobile objects** such as vehicles and/or supply of goods is the **location of warehouse** where the collateral is kept..
- c. The reported item for **securities as collateral** is the name of the Bank keeping the securities.

7. Location

This column is filled in with the Code for Dati II/Regency, Municipality, Administrative City where the collateralized/guaranteed item is kept (see Appendix II).

8. Collateral Value (NJOP)

This column is filled in with the nominal value of the collateralized item for Static Object based on the NJOP.

9. Collateral Value (by Bank)

This column is filled in with the value of the collateralized Mobile Object, Static Object, Supply Goods or the Others based on the evaluation by the Reporting Bank.

10. Collateral Value (by Independent Assesor)

This column is filled in with the estimated value / taxation of the Mobile Object, Static Object, Supply Goods and the Other as colaterated item made by an assessing institution. For a cash collateral and securities or bank guarantee or Government / Loan Guarantee Institution / Prime Bank guarantee as collateral, the reported data should be the nominal value.

11. Name of Independent Assessor

This column is filled in with a full and unabbreviated name of the independent assessor.

12. Assessment Date

This column is filled in with the date, month, and year of the last assessment /appraisal by the bank.

13. Pari Passu (%)

This column is filled in with the percentage of the collateral / guarantee for more than one debtor according to the agreement.

14. Insurance

This column is filled in with a Y (Yes) if the collateral is insured, or a N (No) if the collateral is not insured.

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V-B. GUARANTOR

FORM – 04B – DATA OF GUARANTOR

Name of Guarantor :	<input type="text"/>
Type of Guarantee :	<input type="text"/>
Guarantor Category :	<input type="text"/>
Guaranteed Share (%) :	<input type="text"/>
Guarantor Identity :	<input type="text"/>
Guarantor NPWP :	<input type="text"/>
Address :	<input type="text"/>

This form is used to report the details on guarantor data as a non-debtor third party having guaranteed the fund provision facility as reported especially for a loan form. For a Fund Provision Facility other than Loan facility, the report may be given without guarantee.

1. Name of Guarantor

This column is filled in with a complete and unabbreviated name of the guarantor.

2. Type of Guarantee

This column is filled in with the types of debtor guarantee (bank or non-bank).

3. Guarantor Category

This column is filled in with the Codes for Guarantor Category as listed in the List of Bank Codes (**Appendix VI**) and List of Codes for Non-Bank Third Party (**Appendix IV**).

Guarantor

The definition of Guarantor is a party having issued a written guarantee and/or any party issuing securities that can be taken over without collateralized endorsement, such as bond and SBI, to the Reporting Bank. The guarantee can be by the government, an individual (personal guarantee), a company (corporate guarantee), another Bank (bank guarantee), another bank for a risk sharing, or any other party giving a loan insurance.

4. Guaranteed Share(%)

This column is filled in with the percentage (%) of the value under the guarantor guarantee and/or the value of saving being guaranteed on the value of claim by the Reporting bank to another Bank or a Non-bank third party.

5. Guarantor Identity

a. Corporate guarantor,

This column is filled in with the number of corporate charter /last alteration by notarial deed.

b. Personal guarantor,

This column is filled in with Identification number or Passport number as written in the current Identification Card (KTP) or Passport.

6. Guarantor NPWP

This column is filled in with the Tax Payer Identification Number (NPWP) of the Guarantor.

7. Address

This column is filled in with the address of the guarantor as written in the NPWP and ID card for a manager/owner not having or not yet having an NPWP.

The completion of the address of the manager / guarantor is based on the guidance for completing debtor address.

VI. LBU CONTROL

FORM – 05 –LBU CONTROL

Reporting Month /Year : LBU Data December 2004	SID Data December
Placement in Other Bank : <input style="width: 150px;" type="text" value="0"/>	<input style="width: 20px;" type="checkbox"/> <input style="width: 150px;" type="text" value="0,00"/>
Securities : <input style="width: 150px;" type="text" value="0"/>	<input style="width: 20px;" type="checkbox"/> <input style="width: 150px;" type="text" value="0,00"/>
Given Loan : <input style="width: 150px;" type="text" value="0"/>	<input style="width: 20px;" type="checkbox"/> <input style="width: 150px;" type="text" value="0,00"/>
Other Claims : <input style="width: 150px;" type="text" value="0"/>	<input style="width: 20px;" type="checkbox"/> <input style="width: 150px;" type="text" value="0,00"/>
Equity Participation : <input style="width: 150px;" type="text" value="0"/>	<input style="width: 20px;" type="checkbox"/> <input style="width: 150px;" type="text" value="0,00"/>
Irrevocable L/C : <input style="width: 150px;" type="text" value="0"/>	<input style="width: 20px;" type="checkbox"/> <input style="width: 150px;" type="text" value="0,00"/>
Given Guarantee : <input style="width: 150px;" type="text" value="0"/>	<input style="width: 20px;" type="checkbox"/> <input style="width: 150px;" type="text" value="0,00"/>
Loan Channeling : <input style="width: 150px;" type="text" value="0"/>	<input style="width: 20px;" type="checkbox"/> <input style="width: 150px;" type="text" value="0,00"/>

This form is used for reporting the total amount of outstanding of each fund provision facility reported in the LBU. The columns that must be completed are the LBU Data columns (the left hand columns). SID Data columns (the right hand columns) shall not be filled in because they will be automatically completed with the outstanding amount of each fund provision facility by the system

1. Placement in other Bank (LBU Data)

This column is filled in with the total Amount (value) of placement in another Bank (in Rupiahs) reported in the LBU.

2. Securities (LBU Data)

This column is filled in with the total Amount (carrying value) of the securities (in Rupiahs) reported in the LBU.

3. Given Loan (LBU Data)

This column is filled in with the Debit Balance of the given loan (in Rupiahs) reported in the LBU.

4. Other Claims (LBU Data)

This column is filled in with the Amount of other claims (in Rupiahs) reported in the LBU.

5. Equity Participation (LBU Data)

This column is filled in with the total Bonding Amount (in Rupiahs) reported in LBU.

6. Irrevocable L/C (LBU Data)

This column is filled in with the total Amount of irrevocable L/C transaction (in Rupiahs) reported in LBU.

7. Given Guarantee (LBU Data)

This column is filled in with the total Amount of given guarantee transaction (in Rupiahs) reported in LBU.

8. Loan Channeling (LBU Data)

This column is filled in with the total Amount of loan channeling (in Rupiahs) reported in LBU.

VII. DEBTOR FINANCIAL STATEMENT

FORM – 06 – DEBTOR FINANCIAL STATEMENT

Financial report Position :		Total Assets :	
<input type="text" value="0"/>		Current Assets :	
Audited/Not-Audited :		Total Liabilities :	
<input type="text"/>		Liabilities to bank :	
Foreign Loan :		Current Liabilities :	
<input type="text"/>		Capital :	
		Sales :	
		Operational Revenues :	
		Operational Cost :	
		Non-Operational Revenues :	
		Non-Operational Cost :	
		Previous Year Profit/Loss (After tax) :	
		Running Year Profit/Loss (Before tax) :	

This form is used for reporting the detailed and recent financial data of the debtor that should be upgraded at least once a year, consisting of:

1. Financial Report Position

This column is filled in with the month and year of the financial report position.

2. Audited / Not - Audited

This column is filled in with 'Audited' if the debtor financial report has been audited and filled in with 'Not-Audited' if it has not or not been audited.

3. Foreign Loan

This column is filled in with 'Having an Overseas Loan' if the debtor owes an overseas loan or 'Not Having Overseas Loan' if overseas loan is not available.

4. Total Assets

This column is filled in with the total nominal amount (in Rupiahs) of the debtor's assets.

5. Current Asset

This column is filled in with the nominal amount (in Rupiahs) of the total current asset owned by the debtor such as cash money or any other valuable goods which are ready to cash at any time.

6. Total Liabilities

This column is filled in with the nominal amount of all the liabilities (in Rupiahs) of the debtor.

7. Liabilities to Bank

This column is filled in with the nominal amount of the total liabilities (in Rupiahs) of the debtor to the banks.

8. Current Liabilities

This column is filled in with the total nominal amount of the debts or other liabilities (in Rupiahs) that must be settled by the debtor within the maximum period of one year.

9. Capital

This column is filled in with the total nominal amount of capital position /equity (in Rupiahs) of the debtor

10. Sales

This column is filled in with the nominal amount of the recorded selling (in Rupiahs) by the debtor.

11. Operational Revenues

This column is filled in with the nominal amount of operational revenues (in Rupiahs) recorded by the Debtor.

12. Operational Cost

This column is filled in with the nominal amount of operational cost (in Rupiahs) recorded by the Debtor.

13. Non-Operational Revenues

This column is filled in with the nominal amount of non-operational revenues (in Rupiahs) recorded by the Debtor.

14. Non-Operational Cost

This column is filled in with the nominal amount of non-operational cost (in Rupiahs) recorded by the Debtor.

15. Last Year Profit/Loss (After Tax)

This column is filled in with the nominal amount of profit/loss before tax (in Rupiahs) recorded by the Debtor during the previous year.

16. Running Year Profit/Loss (Before tax)

This column is filled in with the nominal amount of profit/loss before tax (in Rupiahs) recorded by the Debtor in the running year until the most current financial position/standing..

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APPENDIXES
TO
GUIDELINES ON
PREPARATION OF
DEBTOR REPORTS
FOR COMMERCIAL BANKS



BANK INDONESIA

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APPENDIX I

Sample of Notification Letter for Person Executing and Is Responsible for DIS

No. : ,20....

To

Bank Indonesia

.....

Concerning: Notification for Person Executing and or Is Responsible for
Debtor Report and Debtor Information Inquiry.

In reference to Bank Indonesia Regulation No.
dated concerning, therefore
please be informed of the followings:

- I. The operators to create Debtor Report in Debtor Information System
(DIS) are:

Access Right	Names	Titles	Phone & Fax No.	Email Addresses	Signature
Administrator	1.....	1.....	1.....	1.....	1.....
	2.	2.	2.	2.	2.
Operator	1.....	1.....	1.....	1.....	1.....
	2.	2.....	2.	2.....	2.

II. Names of Officers/ Supervisors to verify Debtor Report:

Access Right	Names	Titles	Phone & Fax No.	Email Addresses	Signature
Supervisor	1.....	1.....	1.....	1.....	1.....
	2.	2.	2.	2.....	2.

III. Names of Operators/ Officers to ask for and receive Debtor Information :

Names	Titles	Phone & Fax No.	Email Addresses	Signatures
1.....	1.....	1.....	1.....	1.....

2.	2.	2.	2.	2.
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Regarding the above matters, herewith we declare:

1. We have received the DIS application (program).
2. We shall use the DIS application (program) only for writing Debtor Report and Debtor Information inquiry.
3. We shall not change any data in the main database using a program other than the SID provided by Bank Indonesia.
4. We are responsible for the validity of the reported data.

Kindly be informed.

Bank

Bank Code.....

(.....)

APPENDIX II

List of Codes for Autonomous Administrative Regions II/DATI II

CODE

PROVINCE OF WEST JAVA

1.	Head of Province of West Java	0100
2.	Regency of Bekasi.....	0102
3.	Regency of Purwakarta	0103
4.	Regency of Karawang	0106
5.	Regency of Bogor	0108
6.	Regency of Sukabumi	0109
7.	Regency of Cianjur	0110
8.	Regency of Bandung	0111
9.	Regency of Sumedang	0112
10.	Regency of Tasikmalaya	0113
11.	Regency of Garut	0114
12.	Regency of Ciamis	0115
13.	Regency of Cirebon	0116
14.	Regency of Kuningan	0117
15.	Regency of Indramayu	0118
16.	Regency of Majalengka	0119
17.	Regency of Subang	0121
18.	City of Bandung	0191
19.	City of Bogor.....	0192
20.	City of Sukabumi	0193

21. City of Cirebon.....	0194
22. City of Tasikmalaya	0195
23. City of Cimahi.....	0196
24. City of Depok.....	0197
25. City of Bekasi	0198
26. City of Banjar.....	0180
27. Other Regencies/ Cities.....	0188

PROVINCE OF BANTEN

1. Head of Province of Banten	0200
2. Regency of Lebak	0201
3. Regency of Pandeglang	0202
4. Regency of Serang	0203
5. Regency of Tangerang	0204
6. City of Cilegon.....	0291
7. City of Tangerang	0292
8. Other Regencies/ Cities.....	0288

PROVINCE OF DKI JAKARTA

1. Head of Province of DKI Jakarta	0300
2. District of Central Jakarta	0391
3. District of North Jakarta.....	0392
4. District of West Jakarta.....	0393
5. District of South Jakarta.....	0394
6. District of East Jakarta	0395

PROVINCE OF D.I. YOGYAKARTA

1.	Head of Province of D.I. Yogyakarta.....	0500
2.	Regency of Bantul.....	0501
3.	Regency of Sleman	0502
4.	Regency of Gunung Kidul	0503
5.	Regency of Kulon Progo	0504
6.	City of Yogyakarta.....	0591
7.	Other Regencies/ Cities.....	0588

PROVINCE OF CENTRAL JAVA

1.	Head of Province of Central Java.....	0900
2.	Regency of Semarang.....	0901
3.	Regency of Kendal	0902
4.	Regency of Demak	0903
5.	Regency of Grobogan	0904
6.	Regency of Pekalongan	0905
7.	Regency of Tegal	0906
8.	Regency of Brebes	0907
9.	Regency of Pati	0908
10.	Regency of Kudus	0909
11.	Regency of Pemalang	0910
12.	Regency of Jepara	0911
13.	Regency of Rembang	0912
14.	Regency of Blora	0913
15.	Regency of Banyumas	0914
16.	Regency of Cilacap	0915

17. Regency of Purbalingga	0916
18. Regency of Banjarnegara	0917
19. Regency of Magelang	0918
20. Regency of Temanggung	0919
21. Regency of Wonosobo	0920
22. Regency of Purworejo	0921
23. Regency of Kebumen	0922
24. Regency of Klaten	0923
25. Regency of Boyolali	0924
26. Regency of Sragen	0925
27. Regency of Sukoharjo	0926
28. Regency of Karanganyar	0927
29. Regency of Wonogiri	0928
30. Regency of Batang	0929
31. City of Semarang	0991
32. City of Salatiga	0992
33. City of Pekalongan	0993
34. City of Tegal	0994
35. City of Magelang	0995
36. City of Surakarta	0996
37. Administrative Region of Klaten	0997
38. Administrative Region of Cilacap.....	0998
38. Administrative Region of Purwokerto	0999
39 Other Regencies/ Cities.....	0988

PROVINCE OF EAST JAVA

1.	Head of Province of East Java.....	1200
2.	Regency of Gresik.....	1201
3.	Regency of Sidoarjo	1202
4.	Regency of Mojokerto	1203
5.	Regency of Jombang	1204
6.	Regency of Sampang	1205
7.	Regency of Pamekasan	1206
8.	Regency of Sumenep	1207
9.	Regency of Bangkalan	1208
10.	Regency of Bondowoso	1209
11.	Regency of Banyuwangi	1211
12.	Regency of Jember.....	1212
13.	Regency of Malang	1213
14.	Regency of Pasuruan	1214
15.	Regency of Probolinggo	1215
16.	Regency of Lumajang	1216
17.	Regency of Kediri	1217
18.	Regency of Nganjuk	1218
19.	Regency of Tulungagung	1219
20.	Regency of Trenggalek	1220
21.	Regency of Blitar	1221
22.	Regency of Madiun	1222
23.	Regency of Ngawi	1223
24.	Regency of Magetan	1224

25. Regency of Ponorogo	1225
26. Regency of Pacitan	1226
27. Regency of Bojonegoro	1227
28. Regency of Tuban	1228
29. Regency of Lamongan	1229
30. Regency of Situbondo	1230
31. City of Surabaya	1291
32. City of Mojokerto	1292
33. City of Malang	1293
34. City of Pasuruan	1294
35. City of Probolinggo	1295
36. City of Blitar	1296
37. City of Kediri	1297
38. City of Madiun	1298
39. City of Jember	1299
40. City of Batu	1271
39 Other Regencies/ Cities.....	1288

PROVINCE OF BENGKULU

1. Head of Province of Bengkulu	2300
2. Regency of South Bengkulu.....	2301
3. Regency of North Bengkulu	2302
4. Regency of Rejang Lebong	2303
5. City of Bengkulu	2391
6. Other Regencies/ Cities.....	2388

PROVINCE OF JAMBI

1. Head of Province of Jambi	3100
2. Regency of Batanghari	3101
3. Regency of Sarolangun	3104
4. Regency of Kerinci	3105
5. Regency of Muaro Jambi	3106
6. Regency of West Tanjung Jabung	3107
7. Regency of East Tanjung Jabung	3108
8. Regency of Tebo	3109
9. Regency of Muara Bungo	3110
10. Regency of Merangin	3111
11. City of Jambi	3191
12. Other Regencies/ Cities	3188

PROVINCE OF NANGGROE ACEH DARUSSALAM

1. Head of Province of NAD	3200
2. Regency of Great Aceh Besar	3201
3. Regency of Pidie	3202
4. Regency of North Aceh	3203
5. Regency of East Aceh	3204
6. Regency of South Aceh	3205
7. Regency of West Aceh	3206
8. Regency of Central Aceh	3207
9. Regency of South East Aceh	3208
10. Regency of Aceh Singkil	3209
11. Regency of Aceh Jeumpa/Bireuen	3210

12. Regency of Aceh Tamiang	3211
13. Regency of Gayo Luwes	3212
14. Regency of South West Aceh.....	3213
15. Regency of Aceh Jaya	3214
16. Regency of Nagan Raya.....	3215
17. Regency of Aceh Simeuleu.....	3216
18. City of Banda Aceh	3291
19. City of Sabang.....	3292
20. City of Lhokseumawe	3293
21. City of Langsa	3294
22. City of Simeulue.....	3295
23. Other Regencies/ Cities.....	3288

PROVINCE OF NORTH SUMATERA

1. Head of Province of North Sumatera	3300
2. Regency of Deli Serdang	3301
3. Regency of Langkat	3302
4. Regency of Karo	3303
5. Regency of Simalungun	3304
6. Regency of Labuhan Batu	3305
7. Regency of Asahan	3306
8. Regency of Dairi	3307
9. Regency of North Tapanuli	3308
10. Regency of Central Tapanuli	3309
11. Regency of South Tapanuli	3310
12. Regency of Nias	3311

13. City of Rantau Prapat	3312
14. Regency of Toba Samosir	3313
15. Regency of Mandailing Natal	3314
16. City of Tebing Tinggi	3391
17. City of Binjai	3392
18. City of Pematang Siantar	3393
19. City of Tanjung Balai	3394
20. City of Sibolga	3395
21. City of Medan	3396
22. City of Kisaran	3398
23. City of Padang Sidempuan	3399
24. Other Regencies/ Cities	3388

PROVINCE OF WEST SUMATERA

1. Head of Province of West Sumatera	3400
2. Regency of Agam	3401
3. Regency of Pasaman	3402
4. Regency of Limapuluh Koto	3403
5. Regency of Solok	3404
6. Regency of Padang Pariaman	3405
7. Regency of Pesisir Selatan	3406
8. Regency of Tanah Datar	3407
9. Regency of Sawahlunto/Sijunjung	3408
10. Regency of Mentawai Islands	3409
11. City of Bukittinggi	3491
12. City of Padang	3492

13. City of Sawahlunto.....	3493
14. City of Padang Panjang	3494
15. City of Solok	3495
16. City of Payakumbuh	3496
17. City of Pariaman	3497
18. Other Regencies/ Cities.....	3488

PROVINCE OF RIAU

1. Head of Province of Riau.....	3500
2. Regency of Kampar.....	3501
3. Regency of Bengkalis	3502
4. Regency of Riau Islands	3503
5. Regency of Indragiri Hulu	3504
6. Regency of Indragiri Hilir.....	3505
7. Regency of Karimun	3506
8. Regency of Natuna	3507
9. Regency of Rokan Hulu	3508
10. Regency of Rokan Hilir	3509
11. Regency of Pelalawan	3510
12. Regency of Siak	3511
13. Regency of Kuantan Singingi	3512
14. City of Pekanbaru	3591
15. City of Batam	3594
16. City of Dumai	3592
17. City of Tanjungpinang	3593
18. Other Regencies/ Cities.....	3588

PROVINCE OF SOUTH SUMATERA

1.	Head of Province of South Sumatera.....	3600
2.	Regency of Musi Banyuasin	3606
3.	Regency of Ogan Komering Ulu	3607
4.	Regency of Lematang Ilir Ogan Tengah (Muara Enim)	3608
5.	Regency of Lahat	3609
6.	Regency of Musi Rawas	3610
7.	Regency of Ogan Komering Ilir	3611
8.	Regency of Pangkalan Balai	3612
9.	City of Palembang	3691
10.	City of Lubuklinggau	3693
11.	City of Prabumulih	3694
12.	City of Baturaja.....	3695
13.	City of Pagar Alam	3697
14.	Other Regencies/ Cities.....	3688

PROVINCE OF BANGKA BELITUNG ISLANDS

1.	Head of Province of Bangka Belitung Islands	3700
2.	Regency of Bangka	3701
3.	Regency of Belitung.....	3702
4.	City of Pangkal Pinang	3791
5.	Other Regencies/ Cities.....	3788

PROVINCE OF LAMPUNG

1.	Head of Province of Lampung	3900
2.	Regency of South Lampung	3901

3.	Regency of Central Lampung	3902
4.	Regency of North Lampung	3903
5.	Regency of West Lampung	3904
6.	Regency of Tulang Bawang	3905
7.	Regency of Tanggamus	3906
8.	Regency of East Lampung	3907
9.	Regency of Way Kanan.....	3908
10.	City of Bandar Lampung	3991
11.	City of Metro	3992
12.	Other Regencies/ Cities.....	3988

PROVINCE OF SOUTH KALIMANTAN

1.	Head of Province of South Kalimantan	5100
2.	Regency of Banjar	5101
3.	Regency of Tanah Laut	5102
4.	Regency of Tapin	5103
5.	Regency of South Hulu Sungai	5104
6.	Regency of Central Hulu Sungai	5105
7.	Regency of North Hulu Sungai	5106
8.	Regency of Barito Kuala	5107
9.	Regency of Kota Baru	5108
10.	Regency of Tabalong	5109
11.	Regency of Tanah Bumbu.....	5110
12.	Regency of Balangan	5111
13.	City of Banjarmasin	5191
14.	City of Banjarbaru	5192

15	Other Regencies/ Cities.....	5188
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PROVINCE OF WEST KALIMANTAN

1.	Head of Province of West Kalimantan	5300
2.	Regency of Pontianak	5301
3.	Regency of Sambas	5302
4.	Regency of Ketapang	5303
5.	Regency of Sanggau	5304
6.	Regency of Sintang	5305
7.	Regency of Kapuas Hulu	5306
8.	Regency of Bengkayang	5307
9.	Regency of Landak	5308
10.	City of Pontianak	5391
11.	City of Singkawang	5392
12.	Other Regencies/ Cities.....	5388

PROVINCE OF EAST KALIMANTAN

1.	Head of Province of East Kalimantan.....	5400
2.	Regency of Kutai Kartanegara	5401
3.	Regency of Berau	5402
4.	Regency of Pasir.....	5403
6.	Regency of Bulungan	5404
7.	Regency of West Kutai	5405
8.	Regency of East Kutai	5406
9.	Regency of South Bulungan.....	5407
10.	Regency of North Bulungan.....	5408

11. Regency of Nunukan.....	5409
12. Regency of Malinau	5410
13. Regency of Penajam Paser Utara	5411
14. City of Samarinda	5491
15. City of Balikpapan	5492
16. City of Tarakan	5493
17. City of Bontang	5494
18. Other Regencies/ Cities.....	5488

PROVINCE OF CENTRAL KALIMANTAN

1. Head of Province of Central Kalimantan	5800
2. Regency of Kapuas	5801
3. Regency of West Kotawaringin	5802
4. Regency of East Kotawaringin	5803
5. Regency of South Barito	5806
6. Regency of North Barito	5808
7. Regency of Murung Raya	5804
8. Regency of East Barito	5805
9. Regency of Gunung Mas.....	5807
10. Regency of Pulang Pisau.....	5809
11. Regency of Seruyan	5810
12. Regency of Katingan.....	5811
13. Regency of Sukamara.....	5812
14. Regency of Lamandau.....	5813
15. City of Palangkaraya	5892
16. Other Regencies/ Cities.....	5888

PROVINCE OF CENTRAL SULAWESI

1. Head of Province of Central Sulawesi	6000
2. Regency of Donggala	6001
3. Regency of Poso	6002
4. Regency of Parimo/Banggai	6003
5. Regency of Toli-Toli	6004
6. Regency of Banggai Islands	6005
7. Regency of Morowali	6006
8. Regency of Buol	6007
9. City of Palu	6091
10. Other Regencies/ Cities	6088

PROVINCE OF SOUTH SULAWESI

1. Head of Province of South Sulawesi	6100
2. Regency of Pinrang	6101
3. Regency of Gowa	6102
4. Regency of Wajo	6103
5. Regency of Mamuju	6104
6. Regency of Bone	6105
7. Regency of Tana Toraja	6106
8. Regency of Maros	6107
9. Regency of Majene	6108
10. Regency of Luwu	6109
11. Regency of Sinjai	6110
12. Regency of Bulukumba	6111

13. Regency of Bantaeng	6112
14. Regency of Jenepono	6113
15. Regency of Selayar	6114
16. Regency of Takalar	6115
17. Regency of Barru	6116
18. Regency of Sidenreng Rappang	6117
19. Regency of Pangkajene Islands	6118
20. Regency of Watansoppeng	6119
21. Regency of Polewali	6120
22. Regency of Enrekang	6121
23. Regency of South Luwu	6122
24. Regency of Mamasa	6123
25. Regency of North Luwu	6124
26. City of Makassar	6191
27. City of Pare-Pare	6192
28. City of Palopo.....	6193
29. City of Watampone	6194
30. Other Regencies/ Cities.....	6188

PROVINCE OF NORTH SULAWESI

1. Head of Province of North Sulawesi	6200
2. Regency of Minahasa	6202
3. Regency of Bolaang Mongondow	6203
4. Regency of Sangihe	6204
5. Regency of Talaud Islands	6205

6	Regency of South Minahasa.....	6206
7.	City of Manado	6291
8.	City of Bitung	6293
9.	City of Tomohon	6294
10.	Other Regencies/ Cities.....	6288

PROVINCE OF GORONTALO

1.	Head of Province of Gorontalo	6300
2.	Regency of Gorontalo	6301
3.	Regency of Bualemo	6302
4.	Regency of Bonebolango	6303
5.	Regency of Pohuwato.....	6304
6.	City of Gorontalo	6391
7.	Other Regencies/ Cities.....	6388

PROVINCE OF SOUTH EAST SULAWESI

1.	Head of Province of South East Sulawesi	6900
2.	Regency of Buton	6901
3.	Regency of Kendari	6902
4.	Regency of Muna	6903
5.	Regency of Kolaka	6904
6.	City of Bau-Bau	6990
7.	City of Kendari	6991
8.	Other Regencies/ Cities.....	6988

PROVINCE OF WEST NUSA TENGGARA

1.	Head of Province of West Nusa Tenggara	7100
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2.	Regency of West Lombok.....	7101
3.	Regency of Central Lombok	7102
4.	Regency of East Lombok	7103
5.	Regency of Sumbawa	7104
6.	Regency of Bima	7105
7.	Regency of Dompu	7106
8.	City of Mataram	7191
9.	City of Bima.....	7192
10.	Other Regencies/ Cities.....	7188

PROVINCE OF BALI

1.	Head of Province of Bali.....	7200
2.	Regency of Buleleng	7201
3.	Regency of Jembrana	7202
4.	Regency of Tabanan	7203
5.	Regency of Badung	7204
6.	Regency of Gianyar	7205
7.	Regency of Klungkung	7206
8.	Regency of Bangli	7207
9.	Regency of Karangasem	7208
10.	City of Denpasar	7291
11.	Other Regencies/ Cities.....	7288

PROVINCE OF EAST NUSA TENGGARA

1.	Head of Province of East Nusa Tenggara	7400
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2.	Regency of Kupang	7401
3.	Regency of South Timor-Tengah.....	7402
4.	Regency of North Timor-Tengah	7403
5.	Regency of Belu	7404
6.	Regency of Alor	7405
7.	Regency of East Flores	7406
8.	Regency of Sikka	7407
9.	Regency of Ende	7408
10.	Regency of Ngada	7409
11.	Regency of Manggarai	7410
12.	Regency of East Sumba	7411
13.	Regency of West Sumba	7412
14.	Regency of Lembata.....	7413
15.	Regency of Rote.....	7414
16.	City of Kupang	7491
17.	Other Regencies/ Cities.....	7488

PROVINCE OF MALUKU

1.	Head of Province of Maluku	8100
2.	Regency of Central Maluku	8101
3.	Regency of South East Maluku	8102
4.	Regency of West Maluku Tenggara	8103
5.	Regency of Buru.....	8104
6.	City of Ambon	8191
7.	Other Regencies/ Cities.....	8188

PROVINCE OF PAPUA

1. Head of Province of Papua.....	8200
2. Regency of Jayapura	8201
3. Regency of Biak Numfor	8202
4. Regency of Sorong	8204
5. Regency of Fak-Fak	8205
6. Regency of Manokwari	8209
7. Regency of Yapen-Waropen	8210
8. Regency of Merauke	8211
9. Regency of Paniai	8212
10. Regency of Jayawijaya	8213
11. Regency of Nabire.....	8214
12. Regency of Mimika.....	8215
13. Regency of Puncak Jaya.....	8216
14. Regency of Sarmi.....	8217
15. Regency of Keerom.....	8218
16. Regency of Sorong Selatan	8219
17. Regency of Raja Ampat	8220
18. Regency of Pegunungan Bintang	8221
19. Regency of Yahukimo.....	8222
20. Regency of Tolikara.....	8223
21. Regency of Waropen.....	8224
22. Regency of Kaimana	8225
23. Regency of Boven Digoel	8226
24. Regency of Mappi	8227

25. Regency of Asmat	8228
26. Regency of Teluk Bintuni	8229
27. Regency of Teluk Wondama.....	8230
28. City of Jayapura	8291
29. City of Sorong	8292
30. Other Regencies/ Cities.....	8288

PROVINCE OF NORTH MALUKU

1. Head of Province of North Maluku	8300
2. Regency of North Maluku.....	8301
3. Regency of Central Halmahera	8302
4. City of Ternate	8390
5. Other Regencies/ Cities.....	8388

OUTSIDE INDONESIA/OVERSEAS	9999
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APPENDIX III

List of Codes for Countries and Currencies

<u>COUNTRIES</u>	<u>CODES</u>	<u>CURRENCIES</u>	<u>CODES</u>
1. AFGHANISTAN	AF	Afghanistan Afgani	AFA
2. ALBANIA	AL	Albanian Lek	ALL
3. ALGERIA	DZ	Algerian Dinar	DZD
4. AMERICA SAMOA	AS	US Dollar	USD
5. ANDORRA	AD	Andorran Peseta	ADP
		Andorran Franc	FRF
		Spanish Peseta	ESP
6. ANGOLA	AO	Angolan Kwanza	AON
		Angolan Kwanza	AOK
7. ANGUILLA	AI	East Caribbean Dollar ...	XCD
8. ANTARCTICA	AQ	Norwegian Crone	NOK
9. ANTIGUA AND BARBUDA ...	AG	Antigua Dollar	XCD
10. ARGENTINA	AR	Argentine Peso	ARS
		Austral	ARA
		Peso	ARP
11. ARMENIA	AM	Armenia Dram	AMD
12. ARUBA	AW	Aruban Guilder	AWG

13.	AUSTRALIA	AU	Australian Dollar	AUD
14.	AUSTRIA	AT	Schilling	ATS
15.	AZERBAIJAN	AZ	Azerbaijan Manaf	AZM
16.	BAHAMAS	BS	Bahamas Dollar	BSD
17.	BAHRAIN	BH	Bahraini Dinar	BHD
18.	BANGLADESH	BD	Bangladesh Taka	BDT
19.	BARBADOS	BB	Barbados Dollar	BBD
20.	BELARUS	BY	Belarus Rouble	BYB
			Belarus Rouble	BES
			Belarussian Rouble	BYR
21.	BELGIUM	BE	Belgian Franc	BEF
			Convertible Belgian	BEC
			Financial Belgian Franc	BEL
22.	BELIZE	BZ	Belize Dollar	BZD
23.	BENIN	BJ	Benin Franc	XOF
	.....		Franc de la Communaute	
	.....		financiere Africaine	XAF
24.	BERMUDA	BM	Bermudian Dollar	BMD
25.	BHUTAN	BT	Indian Rupee	INR
			Bhutan Ngultrum	BTN
26.	BOLIVIA	BO	Bolivian Boliviano	BOB
			Bolivian Boliviano	BOP
27.	BOSNIA-HERZEGOVINA	BA	Bosnian Dinar	BAD

28. BOTSWANA .....	....BW	Botswana Pula	BWP
29. BOUVET ISLAND .....	....BV	Bouvet Island Kroner	NOK
30. BRAZIL .....	....BR	Brazil Real	BRL
		Cruzeiro Real	BRR
31. BRITISH INDIAN OCEAN		Brit. Indian Ocean Terr. USD	
TERRITORY .....	....IO	Pound Sterling	
.....		(United Kingdom Pound)GBP	
		Seychelles Rupee	SCR
32. BRUNEI DARUSSALAM ..	....BN	Brunei Dollar	BND
33. BULGARIA .....	....BG	Bulgarian Lev	BGL
34. BURKINA FASO .....	....BF	Burkino Faso	XOF
		Burkina Faso Franc	BFF
35. BURUNDI .....	....BI	Burundi Franc	BIF
36. CAMBODIA .....	....KH	Riel	KHR
37. CAMEROON .....	....CM	Cameroon Franc	XAF
38. CANADA .....	....CA	Canadian Dollar	CAD
39. CAPE VERDE .....	....CV	Cape Verde Escudo	CVE
40. CAYMAN ISLANDS .....	....KY	Cayman Islands Dollar..	KYD
41. CENTRAL AFRICAN.....		Central African	
REPUBLIC.....	....CF	Republic	XAF
42. CHAD .....	....TD	Chad Franc	XAF
43. CHILE .....	....CL	Chilean Peso	CLP
		Unidades de Fomento ...	CLF

44.	CHINA	CN	China Renminbi.....	CNY
45.	CHRISTMAS ISLANDS	CX	Christmas Island Dollar.....	AUD
46.	COCOS (KEELING) ISLAND.....	CC	Cocos (Keeling) Island.....	AUD
47.	COLOMBIA	CO	Colombian Peso	COP
48.	COMOROS	KM	Comoros Franc	KMF
49.	CONGO	CG	Congo Franc	XAF
50.	CONGO, THE DEMOCRATIC			
	REPUBLIC OF THE.....	CD	New Additional	CDZ
51.	COOK ISLAND	CK	New Zealand Dollar	NZD
52.	COSTA RICA	CR	Costa Rican Colon	CRC
53.	COTE D'IVOIRE (see Ivory Coast) .			
54.	CROATIA	HR	Croatian Dinar	HRD
			Kuna	HRK
55.	CUBA	CU	Cuban Peso	CUP
56.	CYPRUS	CY	Cypriot Pound	CYP
57.	CZECH REPUBLIC	CZ	Czech Koruna	CZK
58.	DENMARK	DK	Danish Krone	DKK
59.	DJIBOUTI	DJ	Djibouti Franc	DJF
60.	DOMINICA	DM	Dominica Dollar	XCD
61.	DOMINICAN REPUBLIC ..	DO	Dominican Republic	DOP
62.	EGYPT	EG	Egyptian Pound	EGP
63.	EL SALVADOR	SV	El Salvador Colon	SVC
64.	ECUADOR	EC	Ecuadorian Sucre	ECS

		Ecuadorian Sucre	ESS
65.	EQUATORIAL GUINEA GQ	Equatorial Guinea	XAF
		Ekwele	GQE
66.	ERITREA ER	Eritreian Nakfa	ERN
		Birr	ETB
67.	ESTONIA EE	Estonian Kroon	EEK
68.	ETHIOPIA ET	Ethiopian Birr	ETB
69.	EUROPEAN COMMUNITY	Euro	EUR
70.	FAROE ISLANDS FO	Faroe Island Krone	DKK
71.	FALKLAND ISLANDS		
	(MALVINAS) FK	Falkland Islands Pound	FKP
72.	FIJI FJ	Fiji Dollar	FJD
73.	FINLAND FI	Finnish Markka	FIM
74.	FRANCE FR	French Franc	FRF
75.	FRANCE, METROPOLITAN .. FX	French Franc	FRF
76.	FRENCH POLYNESIA PF	CFA Franc BAEC	XPF
77.	FRENCH SOUTHERN.....		
	TERRITORIES TF	French Franc	FRF
78.	FRENCH GUIANA GF	French Guiana Franc	FRF
79.	GABON GA	Gabon Franc	XAF
80.	GAMBIA GM	Gambian Dalasi	GMD
81.	GEORGIA GE	Georgian Lari	GEK
		Georgian Lari	GEL

82.	GERMANY	DE	German Mark	DEM
83.	GHANA	GH	Ghana Cedi	GHC
84.	GIBRALTAR	GI	Gibraltar Pound	GIP
85.	GREECE	GR	Greek Drachma	GRD
86.	GREENLAND	GL	Danish Krone	DKK
87.	GRENADA	GD	East Caribbean Dollar .	XCD
88.	GUADELOUPE	GP	New Additional	FRF
89.	GUAM	GU	Guam Dollar	USD
90.	GUATEMALA	GT	Guatemala Quetzal	GTQ
91.	GUINEA	GN	Guinea Franc	GNF
	.....		Guinea Franc /	
	.....		Guinea Syli.....	GNS
92.	GUINEA BISSAU	GW	Guinea-Bissau Peso	GWP
	.....		Franc de la Communaute	
	.....		financiere Africaine	XAF
93.	GUYANA	GY	Guyana Dollar	GYD
94.	HAITI	HT	Haiti Gourde	HTG
95.	HEARD AND MCDONALD		Heard & Mcdonald.....	
	ISLAND	HM	Island Dollar.....	AUD
96.	HONDURAS	HN	Honduras Lempira	HNL
97.	HONG KONG	HK	Hong Kong Dollar	HKD
98.	HUNGARY	HU	Hungarian Forint	HUF
99.	ICELAND	IS	Iceland Krona	ISK

100. INDIA	IN	Indian Rupee	INR
101. INDONESIA	ID	Indonesian Rupiah	IDR
102. IRAQ	IQ	Iraqi Dinar	IQD
103. IRAN	IR	Iranian Rial	IRR
104. IRELAND	IE	Irish Punt	IEP
105. ISRAEL	IL	Israeli Shekel	ILS
		Israeli Shekel	ISS
106. ITALIA	IT	Italian Lira	ITL
107. IVORY COAST	CI	CFA Franc BCEAO	XOF
		Ivory Coast Franc	XAF
108. JAMAICA	JM	Jamaican Dollar	JMD
109. JAPAN	JP	Japanese Yen	JPY
110. JORDAN	JO	Jordanian Dinar	JOD
111. KAZAKHSTAN	KZ	Kazakhstan Tenge	KZT
		Kazakhstan Tenge	KTS
112. KENYA	KE	Kenyan Shilling	KES
113. KIRIBATI	KI	Kiribati Dollar	AUD
114. SOUTH KOREA	KR	Won	KRW
115. NORTH KOREA	KP	North Korean Won	KPW
116. KUWAIT	KW	Kuwaiti Dinar	KWD
117. KYRGYZSTAN	KG	Kyrgyzstan Som	KGS
		Kyrgyzstan Som	KYS
118. LAO PEOPLE'S DEMOC. REP. .	LA	Laos New Kip	LAK

119. LATVIA	LV	Latvian Rouble	LVR
		Latvian Latse	LVL
120. LEBANON	LB	Lebanese Pound	LBP
121. LESOTHO	LS	Loti	LSL
		Rand	
.....		(South African Rand) ..	ZAR
		Rand	
.....		(South African Rand) ..	ZAL
		Lesotho Maloti	LSM
122. LIBERIA	LR	Liberian Dollar	LRD
123. LIBYAN ARAB JAMAHIRIYA	LY	Libyan Dinar	LYD
124. LIECHTENSTEIN	LI	Liechtenstein Franc	CHF
125. LITHUANIA	LT	Lithuanian Litas	LTL
		Litas	LTT
126. LUXEMBOURG	LU	Luxembourg Franc	LUF
127. MACAU	MO	Macau Pataca	MOP
128. MACEDONIA	MK	Macedonian Dinar	MKD
129. MADAGASCAR	MG	Malagasy Franc	MGF
130. MALAGASY	MG	Malagasy Franc	MGF
131. MALAWI	MW	Malawi Kwacha	MWK
132. MALAYSIA	MY	Malaysian Ringgit	MYR
133. MALDIVES	MV	Rutiyaa	MVR
134. MALI	ML	Mali Republic Franc	XOF

.....	Franc de la Communaute
.....	financiere Africaine XAF
	Malian Franc MLF
135. MALTA MT	Maltese Lira MTL
136. MARSHALL ISLANDS MH	US Dollar USD
137. MARTINIQUE MQ	Martinique Franc FRF
138. MAURITANIA MR	Mauritania Ouguiya MRO
139. MAURITIUS MU	Mauritius Pupee MUR
140. MAYOTTE YT	New Additional FRF
141. MEXICO MX	Mexican Peso MXN
142. MICRONESIA, FEDERATED STATE OF FM	US Dollar USD
143. MOLDOVA, REPUBLIC OF ... MD	Moldova Lei MDL
	Moldova Leu MVS
144. MONACO MC	Monaco Franc FRF
145. MONGOLIA MN	Tugrik MNT
146. MONTserrat MS	Montserrat Dollar XCD
147. MOROCCO MA	Moroccan Dirham MAD
148. MOZAMBIQUE MZ	Mozambique Metical .. MZM
149. MYANMAR (BURMA) MM	Myanmar Kyat MMK
150. NAMIBIA NA	Namibian Dollar NAD
	Rand
.....	(South African Rand) .. ZAR

151. NAURU	NR	Nauru Island Dollar	AUD
152. NEPAL	NP	Nepalese Rupee	NPR
153. NETHERLANDS	NL	Dutch Guilder/	
	.....	Gulden/ Florin	NLG
154. NETHERLANDS ANTILLES....	AN	Netherlands Antillean	
	.....	Guilder /Florin	ANG
155. NEW CALEDONIA	NC	CFP Franc	XPF
156. NEW ZEALAND	NZ	New Zealand Dollar	NZD
157. NICARAGUA	NI	Nicaraguan Cordoba	NIO
		Nicaraguan Cordoba	NIC
158. NIGER	NE	Nigerian Republic Franc	XOF
	.....	Franc de la Communaute	
	.....	financiere Africaine	XAF
159. NIGERIA	NG	Nigerian Naira	NGN
160. NIEUE	NU	Nieue Dollar	NZD
161. NORFOLK ISLANDS	NF	Norfolk Island Dollar ...	AUD
162. NORTHERN MARIANA			
ISLAND	MP	US Dollar	USD
163. NORWAY	NO	Norwegian Krone	NOK
164. OMAN	OM	Omani Rial	OMR
165. PAKISTAN	PK	Pakistani Rupee	PKR
166. PALAU	PW	US Dollar	USD
167. PANAMA	PA	Panamanian Balboa	PAB

		US Dollar	USP
168. PAPUA NEW GUINEA	PG	Papua New Guinea Kina	PGK
169. PARAGUAY	PY	Paraguay Guarani	PYG
170. PERU	PE	Peruvian New Sol	PEN
		Inti	PEI
		Peruvian New Sol	PSS
171. PHILIPPINES	PH	The Philippines Peso	PHP
172. PITCAIRN	PN	Pitcairn Island Dollar	NZD
173. POLAND	PL	Zloty	PLZ
		Polish Zloty/New Zloty	PLN
174. PORTUGAL	PT	Portuguese Escudo	PTE
175. PUERTO RICO	PR	Puerto Rican Dollar	USD
176. QATAR	QA	Qatari Rial	QAR
177. REUNION	RE	Reunion Franc	FRF
178. ROMANIA	RO	Romanian Leu	ROL
179. RUSSIAN FEDERATION ...	RU	Russian Ruble	RUR
180. RWANDA	RW	Rwanda Franc	RWF
181. SAINT LUCIA	LC	East Caribbean Dollar ...	XCD
182. SAMOA	WS	Tala	WST
		US Dollar	USD
183. SAN MARINO	SM	San Marino Lira	ITL
184. SAO TOME & PRINCIPE ...	ST	Sao Tome Dobra	STD
185. SAUDI ARABIA	SA	Saudi Riyal	SAR

186. SENEGAL	SN	CFA Franc BCEAO	XOF
.....		Franc de la Communauté	
.....		financière Africaine.....	XAF
187. SEYCHELLES	SC	Seychelles Rupee	SCR
188. SIERRA LEONE	SL	Sierra Leone Leone	SLL
189. SINGAPORE	SG	Singapore Dollar	SGD
190. SLOVAKIA (SLOVAK			
REPUBLIC)	SK	Slovakia Koruna	SKK
191. SLOVENIA	SI	Slovenia Tolar	SIT
192. SOLOMON ISLANDS	SB	Solomon Islands Dollar.	SBD
193. SOMALIA	SO	Somali Schilling	SOS
194. SOUTH AFRICA	ZA	South African Rand	ZAR
		Rand Financail Rand ...	ZAL
195. SOUTH GEORGIA AND THE.			
SOUTH SANDWICH I.....	GS	Pound Sterling	GBP
196. SPAIN	ES	Spanish Peseta	
.		(convertible Peseta Acc)ESP	
		Spanish Peseta	ESB
197. SRI LANKA/CEYLON	LK	Sri Lanka Rupee	LKR
198. ST. HELENA	SH	St. Helena Pound	SHP
199. ST. KITT AND NEVIS/ SAINT			
KITTS C. AND NEVIS	KN	St. Kitts Dollar	XCD
200. ST. PIERRE & MIQUELON	PM	St. Pierre Franc	FRF

201. ST. VINCENT & THE		
GRENADA	VC	St. Vincent Dollar XCD
202. SUDAN	SD	Sudanese Pound SDP
		Sudanese Dinar SDD
203. SURINAME	SR	Surinam Guilder / Florin SRG
204. SVALBARD AND JAN		
MAYEN ISLAND.....	SJ	Norwegian Krone NOK
205. SWAZILAND	SZ	Swaziland Lilangeni SZL
206. SWEDEN	SE	Swedish Krone SEK
207. SWISS/SWITZERLAND	CH	Swiss Franc CHF
208. SYRIAN ARAB REPUBLIC	SY	Syrian Pound SYP
209. TAIWAN /REP. OF CHINA /		
PROVINCE OF CHINA.....	TW	Taiwan Dollar TWD
210. TAJIKISTAN	TJ	Russian Ruble RUR
		Tajikistan Ruble TJS
		Tajik Ruble TJR
211. TANZANIA (TAGANZICA &		
ZANZIBAR)	TZ	Tanzanian Shilling TZS
212. THAILAND	TH	Thai Bath THB
213. TOGO	TG	Togo Republic Franc ... XOF
.....		Franc de la Communaute
.....		financiere Africaine..... XAF
214. TOKELAU	TK	Tokelau Dollar NZD

215. TONGA	TO	Pa'anga	TOP
216. TRINIDAD & TOBAGO	TT	Trinidad &	
		Tobago Dollar	TTD
217. TUNISIA	TN	Tunisian Dinar	TND
218. TURKEY	TR	Turkish Lira	TRL
219. TURKMENISTAN	TM	Turkmenistan Manat	TMM
220. TURKS & CAICOS ISLAND	TC	Turk and Caicos Dollar	USD
221. TUVALU	TV	Tuvalu Dollar	AUD
222. UGANDA	UG	Ugandan Shilling	UGX
		Ugandan Shilling	UGS
223. UKRAINE	UA	Ukraine Hryvna	UAK
		Ukraine Hryvna	UAH
224. UNION OF SOVIET SOCIALIST ..			
SOCIALIST REPUBLICS.....	SU	USSR Rouble	SUR
225. UNITED ARAB EMIRATE	AE	UAD Dirham	AED
226. UNITED KINGDOM	GB	British Pound	GBP
227. UNITED STATES OF			
AMERICA	US	US Dollar	USD
228. URUGUAY	UY	Uruguay Peso	UYU
		Uruguay Peso	UYP
229. US MINOR OUTLYING			
ISLAND	UM	US Dollar	USD

230. UZBEKISTAN .....	.....UZ	Uzbekistan Sum	UZS
231. VANUATU .....	.....VU	Vanuatu Vatu	VUV
232. VATICAN CITY STATE ....	.....	
(HOLY SEE).....	.....VA	Italian Lira	ITL
233. VENEZUELA .....	.....VE	Bolivar	VEB
234. VIETNAM .....	.....VN	Vietnam Dong	VND
235. VIRGIN ISLANDS (BRITISH) .	VG	US Dollar	USD
.....	.....	Pound Sterling	GBP
		East Caribbean Dollar ...	XCD
236. VIRGIN ISLANDS (US) ....	.....VI	Virgin Island Dollar	USD
237. WALLIS AND FUTUNA ....	.....	
ISLAND .....	.....WF	Wallis and Futuna	
		Islands Franc	XPF
238. WEST AFRICA .....	.....XO	Western African Franc .	XOF
239. WESTERN SAHARA .....	.....EH	Moroccan Dirham	MAD
		Spanish Peseta	ESP
		Mauritian Ouguiya	MRO
240. YEMEN .....	.....YE	Yemeni Rial	YER
241. YUGOSLAVIA .....	.....YU	New Yugoslavian	YUN
		New Dinar	YUD
242. ZAMBIA .....	.....ZM	Zambian Kwacha	ZMK
243. ZIMBABWE .....	.....ZW	Zimbabwe Dollar	ZWD
		Special Drawing Right	XDR

	Silver	XAG
	Gold	XAU
244. OTHERS .....	..... N1	..... N11
		(or a determined code)

APPENDIX IV

List of Codes for Non-Bank Third Party

CODES

I CITIZENS

A State and Joint Government Institution

1	Central Government	800
	- State Treasury and Cash Office (KPKN)	801
	- Department of Finance	802
	- Department of Defense.....	803
	- Department of Forestry	804
	- Department of Agriculture	805
	- Department of Mining and Energy.....	806
	- Department of Religious Affairs.....	807
	- State Ministry of State-Owned Enterprises.....	808
	- Other Departments	809
2	Local Government.....	810
	- Provincial Government	811
	- Sub-Provincial Government.	
	= Municipal Government	812
	= Regency Government	814
3	Other State Institutions.....	815
	- National Logistic Agency (ex. Badan Urusan Logistic)	816

- Indonesian Banking Restructuring Agency.....	817
- Others.....	819
4 State-Owned or Joint-Owned Enterprises	820
a Non-Bank Financial Institutions	821
i Insurance and Pension Fund Companies	
- Manpower Social Insurance (Jamsostek)	822
- Pension saving (Taspen)	823
- Jiwasraya.....	824
- Jasa Raharja	825
- Jasindo.....	826
- ASABRI.....	827
- Other Insurance Companies.....	828
- Pension Fund (Dapen).....	830
ii Venture Capital	831
iii Financial Funding Corporation	832
iv Stocks and Mutual Funds Enterprises	
- PT. Danareksa.....	833
- Stocks Enterprises not operating Mutual Fund.....	834
- Stocks Enterprises operating mutual fund	835
- Mutual Funds Enterprises	836
v Other Non-Bank Financial Institutions	
- State Owned Pawn Office.....	837
- Indonesian Postal Service Ltd.....	838
- Others.....	840

b	Non Financial Institutions	841
-	PT. Kereta Api Indonesia (KAI)	842
-	PT. Pelayaran Nasional Indonesia (PELNI).....	843
-	PT. Pelabuhan Laut Indonesia (PELINDO)	844
-	PT. Angkutan Sungai, Danau dan Penyeberangan (ASDP)..	845
-	PT. Angkasa Pura.....	846
-	PT. Perkebunan Nusantara	847
-	PT. Pertamina.....	848
-	PT. Perusahaan Listrik Negara (PLN).....	849
-	PT. Krakatau Steel.....	850
-	PT. Garuda Indonesia	851
-	PT. Telkom.....	852
-	PT. Indosat	853
-	PT. Jasa Marga	854
-	PT. Timah.....	855
-	PT. Aneka Tambang.....	856
-	Construction Service Companies	857
-	Others	859
5	Local Government-Owned Enterprises (BUMD)	860
a	Non-Bank Financial Institutions	861
i	Insurance and Pension Fund Corporation	
-	Insurance Company	862
-	Pension Fund.....	863
ii	Financial Funding Corporation	864

iii	Venture Capital	865
iv	Stocks and Mutual Funds Enterprises	
-	Stocks Enterprises not operating Mutual Fund	866
-	Stocks Enterprises operating Mutual Fund	867
-	Mutual Fund Enterprises	868
v	Others	870
b	Non Financial Institutions	871
-	Municipal Waterworks Company (PDAM)	872
-	Municipal Market Service (PD. Pasar)	873
-	Others	874

B Pure Private Sector

1	Non-Bank Financial Institutions	875
a	Insurance and Pension Fund Corporation	
-	Insurance Company.....	876
-	Pension Fund.....	877
b	Financial Funding Corporation	878
c	Venture Capital	879
d	Stocks and Mutual Funds Enterprises	
-	Stocks Enterprises not operating Mutual Fund	880
-	Stocks Enterprises operating mutual fund.....	881
-	Mutual Funds Enterprises.....	882
e	Other Non-Bank Financial Institutions	
-	Pension Fund.....	883
-	Islamic Funding Institution (BMT).....	884

-	Saving and Loan Cooperatives	
=	Primary Cooperatives.....	885
=	Other Cooperatives.....	886
-	The Representative Offices of Foreign Institutions in Indonesia	
	.....	887
-	Others	889
2	Non Financial Institutions	890
a	Other Companies	
=	Automotive Company	891
=	Oil Company	892
=	Textile Company	893
=	Logging Company (HPH)	894
=	Construction Service Company.....	895
=	Cigarettes Industry Company	896
=	Food Industry Company.....	897
=	Agribusiness Companies	898
=	Other Companies.....	900
b	Non-Saving and Non-Loan Cooperative	
=	Primary Cooperative	901
=	Other Cooperatives.....	902
c	Foundations, Social Institutions, and Mass Organizations	
=	Islamic Charity Institution (BAZIS)	903
=	Educational Institution	904
=	Others	906

d Individual	907
e. The Representative Offices of Foreign Institutions in Indonesia.....	
.....	908
f. Others.....	910

II NON CITIZENS

1 Overseas Central Government	911
2 Foreign Representatives and Staffs	912
3 Foreign State-Owned Enterprises.....	913
4 Non-Bank Financial Institutions Operating Overseas.....	914
5 Private Enterprises Operating Overseas.....	915
6 Individual.....	916
7 International Institutions	
a Multilateral Development Bank	
- Islamic Development Bank (IDB)	917
- Asian Development Bank (AIDB).....	918
- World Bank.....	919
- Others	921
b Others	925

APPENDIX V

List of Codes for Economic Sector

CODES

1. Agriculture, Hunting, and Agriculture Facilities

a. Agriculture

i. Food Crops

- Rice plant..... 1111
- Crops planted as 2nd crop in dry season.
 - = Beans 1115
 - = Tubers..... 1116
 - = Corns 1117
 - = Others 1119
- Horticulture 1130

ii. Plantation Crops

- Rubber 1141
- Coconuts..... 1142
- Coffee bean 1143
- Tobacco 1144
- Palm Oil..... 1145
- Pepper 1146
- Tea leaves..... 1147
- Sugar Cane 1148
- Cotton 1149

- Clove	1150
- Vanilla	1151
- Nutmeg	1152
- Cocoa (Chocolate).....	1153
- Others	1159
iii. Fishery	
- Ocean	
= Shrimps.....	1161
= Others	1163
- Land	
= Shrimps.....	1164
= Others	1166
- Brackish	
= Shrimps.....	1167
= Others	1169
iv. Animal Husbandry	
- Poultry	1171
- Cattle	1172
- Others	1179
v. Forestry and Log cutting	1180
b. Hunting.....	
	1200
c. Agricultural Facilities	

i. Food crops and plantation facilities	
- Pump.....	1311
- Land cultivating tools.....	1312
- Warehouse/Storage.....	1313
- Rice field molding.....	1314
ii. Fishery Facilities	1360
iii. Husbandry Facilities.....	1370
iv. Forestry Facilities.....	1380
v. Other Facilities	1390

2. Mining

a. Oil and gas.....	2100
b. Metal seed	
i. Tin	2210
ii. Nickel	2220
iii. Bauxite	2230
iv. Copper.....	2240
v. Others	2290
c. Coal	2300
d. Other Mines.....	2900

3. Industries

a. Food and Beverage industries	
i. Wheat industry	3110
ii. Sugar Industry	3120

iii. Huller.....	3130
iv. Vegetable oil Industry	
- Crude Palm Oil.....	3141
- Palm Seed Oil.....	3142
- Others	3149
v. Salt Industry	3150
vi. Beverage Industry	3160
vii. Tobacco Industry	3170
viii. Cigarette Industry.....	3180
ix. Other Food Industries.....	3190
b. Fish and Animal Food Industries	3200
c. Leather, Clothing, and textile Industries	
i. Textile Industry.....	3310
ii. Clothing Industry.....	3320
iii. Leather Industry	3330
d. Wood and Wood Craft Industries	
i. Wood Craft Industry.....	3410
ii. Furniture Industries	3420
iii. Other Wood Craft Industries	3490
e. Paper based, offset, and publishing house Industries	
i. Paper based Industries.....	3510
ii. Offset and publishing house Industries	3520

iii. Pulp industry	3530
f. Chemistry processing and products, oil products, coal, rubber, and plastics Industries	
i. Fertilizer Industry.....	3610
ii. Pharmacy Industry.....	3620
iii. Plastic Industry.....	3630
iv. Other chemistry industries and industrial purposed processing.....	3640
v. Remilling and smoke house	3650
vi. Crumb rubber Industry	3660
vii. Other rubber product Industry.....	3670
viii. Volatile oil Industry	3680
ix. Others	3690
g. Non-metal mining product Industries, except oil and coal.	
i. Cement	3710
ii. Coal / roof-tile	3720
iii. Tile / ceramics	3730
h. Basic metal Industries	
i. Steel iron	3810
ii. Others	3890
i. Metal equipment, machinery, and tool Industries	
i. Imported components based tools	
- Maritime Industry.....	3911
- Automotive Industry	3912

- Electronic Industry	3913
- Farming tool Industry.....	3914
- Others	3919
ii. Local components based tools	
- Maritime Industry.....	3921
- Automotive Industry	3922
- Electronics Industry.....	3923
- Farming tool Industry.....	3924
- Others	3929
iii. Component fabrication	
- Maritime Industry.....	3931
- Automotive Industry	3932
- Electronic Industry	3933
- Farming tool Industry.....	3934
- Others	3939
j. Other industries	3990

4. Electricity, Gas, and Water

a. Electricity	
i. Rural.....	4110
ii. Others	4190
b. Gas	4200
c. Water	4300

5. Constructions

a. Low Income Housing	
i. Bank Tabungan Nasional (BTN).....	5110
ii. National Housing Cooperation (Perumnas)	5120
iii. Others	5190
b. Presidential Directive (Inpres) Market.....	5200
c. Tran migrant Land and Housing preparation (PTPT)	5300
d. Rice field molding.....	5400
e. Highways and bridges	5500
f. Port	5600
g. Irrigation.....	5700
h. Electricity	
i. Village	5810
ii. Others	5890
i. Foreign Loan Supported Projects.....	5900
j. Others	5990

6. Trades, Restaurant, and Hotel

a. Export	
i. Material	
- Raw materials	
= Palm seed.....	6111
= Woods.....	6112
= Rattan	6113

= Forest products excluding woods and rattan	6114
= Food crops and plantation products	6115
= Living animals and their products	6116
= Tin seed	6117
= Metal seed excluding tin	6118
= Coal	6119
= Others	6129
- Half-processed products	
= Saw wood	6131
= Coffee seed	6132
= Tobacco	6133
= Rubber	6134
= Pepper	6135
= Crude Palm Oil	6136
= Palm seed oil	6137
= Residue of copra after extracting oil	6138
= Other food Crops and plantation products	6139
= Processed meat	6140
= Other food materials	6141
= Half-processed mines	6142
= Others	6159
- Processed material	
= Plywood and the kind	6161

= Tea.....	6162
= Grinded coffee.....	6163
= Other food crops and plantation products	6164
= Shrimps.....	6165
= Animal products except shrimps	6166
= Wooden and rattan based Handicraft	6167
= Non-Wooden and non-rattan based Handicraft.....	6168
= Textile.....	6169
= Clothing except textile	6170
= Others	6179
ii. Services	
- Construction	6180
- Others	6190
b. Import	
i. As foreign aid	
- Wheat seed	6211
- Rice.....	6212
- Cotton	6213
- Woven yarn	6214
- Others	6219
ii. Not as foreign aid	
- Fertilizer and insecticide.	6221
- Concrete iron.....	6222

- Newspaper paper	6223
- Clove	6224
- Rice.....	6225
- Sugar.....	6226
- Wheat seed	6227
- Corn.....	6228
- Soybean	6229
- Pharmacy.....	6230
- Vehicle spare parts	6231
- Industrial spare parts	6232
- Others	6239

c. Local purchasing and collecting of merchandise

i. Rice.....	6311
ii. Corn.....	6312
iii. Salt.....	6313
iv. Stocked Sugar.....	6314
v. Wood	6315
vi. Rubber	6316
vii. Palm oil	6317
viii. Cotton.....	6318
ix. Copra.....	6319
x. Clove	6320
xi. Pepper.....	6321

xii. Tobacco	6322
xiii. Coffee.....	6323
xiv. Tea.....	6324
xv. Living animals and their products.....	6325
xvi. Others	6390
d. Distribution	
i. Cement	6411
ii. Fertilizer and insecticide	6412
iii. Crude cotton.....	6413
iv. Concrete iron.....	6414
v. Newspaper paper.....	6415
vi. Rice.....	6416
vii. Sugar.....	6417
viii. Wheat flavor.....	6418
ix. Salt.....	6419
x. Gas fuel	6420
xi. Others	6490
e. Retailing	6500
f. Restaurant and hotel	
i. Restaurant.....	6610
ii. Hotel.....	6620

7. Transportation, Storage, and Communication

a. Mass transportation

i. Land.....	7110
ii. River.....	7120
iii. Sea.....	7130
iv. Air.....	7140
b. Travel agent.....	7200
c. Storage.....	7300
d. Communication	7400

8. Corporate Services

a. Real estate	
i. Low Income housing	
- National Housing Corporation (Perumnas).....	8111
- Non-national Housing Corporation.....	8119
ii. Presidential Directive Market.....	8120
iii. Others	8190
b. Non-medical doctor professions.....	8200
c. Leasing	8300
d. Others	8900

9. Social Services

a. Entertainment and culture	9100
b. Health	
i. Profession.....	9210
ii. Medical treatment centre.....	9220

c. Education

i. University / College 9310

ii. Others 9390

d. Others 9900

10. Others

a. Housing 9950

b. Vehicles 9960

c. Household appliances 9970

d. Others 9990

APPENDIX VI

List of Bank Code

CODE

A BANK CODE IN INDONESIA

I STATE-OWNED BANKS

1 BANK RAKYAT INDONESIA	002
2 BANK EKSPOR INDONESIA	003
3 BANK MANDIRI	008
4 BANK NEGARA INDONESIA 1946	009
5 BANK TABUNGAN NEGARA	200

II NATIONAL PRIVATE BANKS

1 BANK DANAMON INDONESIA	011
2 BANK PERMATA	013
3 BANK CENTRAL ASIA TBK.....	014
4 BANK INTERNASIONAL INDONESIA	016
5 PAN INDONESIA BANK LTD.....	019
6 BANK ARTA NIAGA KENCANA	020
7 BANK NIAGA.....	022
8 BANK BUANA INDONESIA TBK.....	023
9 LIPPOBANK	026

10	BANK NILAI INTI SARI PENYIMPAN (NISP).....	028
11	<i>BANK DAGANG BALI (license revoked)</i>	072
12	BANK BUMI ARTA	076
13	BANK ARTHA GRAHA.....	085
14	BANK EKONOMI RAHARJA	087
15	BANK ANTAR DAERAH	088
16	HAGA BANK	089
17	BANK IFI	093
18	BANK CENTURY	095
19	BANK MAYAPADA INTERNATIONAL	097
20	BANK NUSANTARA PARAHYANGAN TBK	145
21	BANK SWADESI TBK.....	146
22	BANK MUAMALAT INDONESIA	147
23	BANK MESTIKA DHARMA	151
24	BANK METRO EKSPRES	152
25	BANK SHINTA INDONESIA	153
26	BANK MASPION INDONESIA.....	157
27	BANK HAGAKITA	159
28	BANK GANESHA	161
29	BANK WINDU KENTJANA.....	162
30	HALIM INDONESIA BANK.....	164
31	BANK HARMONI INTERNATIONAL	166
32	BANK KESAWAN.....	167

33	<i>BANK PIKKO (merger to become Bank Century)</i>	168
34	BANK HS 1906	212
35	B.T. PENSIUNAN NASIONAL.....	213
36	BANK SWAGUNA	405
37	BANK DJASA ARTA	422
38	BANK MEGA TBK.....	426
39	BANK BUKOPIN.....	441
40	BANK SYARIAH MANDIRI	451
41	BANK BISNIS INTERNASIONAL.....	459
42	BANK SERI PARTHA.....	466
43	BANK JASA JAKARTA.....	472
44	BANK BINTANG MANUNGGA	484
45	BANK BUMIPUTERA INDONESIA.....	485
46	BANK YUDHA BHAKTI.....	490
47	BANK MITRANIAGA.....	491
48	BANK AGRO NIAGA	494
49	BANK INDOMONEX.....	498
50	BANK ROYAL INDONESIA	501
51	ALFINDO SEJAHTERA BANK	503
52	<i>BANK ASIATIC (license revoked)</i>	504
53	BANK SYARIAH MEGA INDONESIA (BANK UMUM TUGU)	506
54	BANK INA PERDANA.....	513
55	BANK HARFA.....	517

56 PRIMA MASTER BANK.....	520
57 BANK PERSYARIKATAN INDONESIA	521
58 DIPO INTERNATIONAL BANK.....	523
59 BANK AKITA	525
60 LIMAN INTERNATIONAL BANK.....	526
61 ANGLOMAS INTERNASIONAL BANK.....	531
62 <i>BANK DANPAC (merger to become Bank Century)</i>	533
63 BANK KESEJAHTERAAN EKONOMI	535
64 BANK UIB.....	536
65 BANK ARTOS INDONESIA.....	542
66 <i>GLOBAL INTERNATIONAL BANK (license revoked)</i>	546
67 BANK PURBA DANARTA.....	547
68 BANK MULTI ARTA SENTOSA	548
69 BANK MAYORA.....	553
70 BANK INDEX SELINDO	555
71 BANK EKSEKUTIF INTERNASIONAL.....	558
72 CENTRATAMA NASIONAL BANK	559
73 BANK FAMA INTERNASIONAL.....	562
74 BANK SINAR HARAPAN BALI.....	564
75 BANK VICTORIA INTERNATIONAL	566
76 BANK HARDA INTERNASIONAL	567

III. FOREIGN BANKS

1 AMERICAN EXPRESS BANK LTD.	030
2 CITIBANK.....	031
3 JP MORGAN CHASE BANK.....	032
4 BANK OF AMERICA NAT.ASSOCIATION	033
5 BANGKOK BANK LTD.....	040
6 THE HONGKONG & SHANGHAI BANKING CORP	041
7 THE BANK OF TOKYO-MITSUBISHI LTD.....	042
8 STANDARD CHARTERED BANK.....	050
9 ALGEMENE BANK NEDERLAND AMRO BANK N.....	052
10 DEUTSCHE BANK AG.....	067
11. BANK OF CHINA.....	069

IV JOINT NATIONALITY BANKS

1 <i>ING INDONESIA BANK (license revoked)</i>	034
2 MULTICOR BANK.....	036
3 INTER PACIFIC BANK	037
4 <i>AGRICOLE INDOSUEZ CREDIT BANK (license revoked)</i>	039
5 SUMITOMO MITSUI BANK.....	045
6 DBS BANK OF INDONESIA.....	046
7 RESONA PERDANIA BANK	047
8 MIZUHO BANK OF INDONESIA.....	048
9 UFJ BANK OF INDONESIA	049
10 <i>KEPPEL TATLEE BUANA BANK (merger to become OCBC Bank)</i>	053

11 LYONNAIS CREDIT BANK OF INDONESIA.....	054
12 BNP BANK OF INDONESIA.....	057
13 UOB BANK OF INDONESIA	058
14 KOREA EXCHANGE DANAMON BANK.....	059
15 RABO BANK DUTA INDONESIA	060
16 ANZ PANIN BANK	061
17 WOORI BANK OF INDONESIA	068
18 FINCONESIA BANK.....	945
19 <i>MERINCORP BANK (license revoked)</i>	946
20 INDOCORP MAYBANK.....	947
21 OCBC BANK OF INDONESIA.....	948
22 CHINATRUST BANK OF INDONESIA	949
23 COMMONWEALTH BANK	950

V RURAL DEVELOPMENT BANKS

1 B.P.D. WEST JAVA	110
2 B.P.D. JAKARTA RAYA.....	111
3 B.P.D. YOGYAKARTA.....	112
4 B.P.D. CENTRAL JAVA	113
5 B.P.D. EAST JAVA.....	114
6 B.P.D. JAMBI.....	115
7 B.P.D. ACEH	116
8 B.P.D. NORTH SUMATERA	117
9 B.P.D. WEST SUMATERA.....	118

10 B.P.D. RIAU	119
11 B.P.D. SOUTH SUMATERA.....	120
12 B.P.D. LAMPUNG	121
13 B.P.D. SOUTH KALIMANTAN.....	122
14 B.P.D. WEST KALIMANTAN	123
15 B.P.D. EAST KALIMANTAN.....	124
16 B.P.D. CENTRAL KALIMANTAN	125
17 B.P.D. SOUTH SULAWESI.....	126
18 B.P.D. NORTH SULAWESI.....	127
19 B.P.D. WEST NUSA TENGGARA	128
20 B.P.D. BALI.....	129
21 B.P.D. EAST NUSA TENGGARA	130
22 B.P.D. MALUKU.....	131
23 B.P.D. IRIAN JAYA.....	132
24 B.P.D. BENGKULU	133
25 B.P.D. CENTRAL SULAWESI	134
26 B.P.D. SOUTH EAST SULAWESI	135

VI RURAL CREDIT BANKS

1 CONVENTIONAL BPR	600
2 SHARIA BPR	601

B OTHER OVERSEAS BANK CODES

1 FOREIGN CENTRAL BANK	793
2 OTHER BANKS OUTSIDE INDONESIA	
I PRIME BANK	
- RELATED TO BANK.....	794
- NOT RELATED TO BANK	795
II NON - PRIME BANK	
- RELATED TOBANK.....	796
- NOT RELATED TO BANK	797

APPENDIX VII

List of Codes for Type of Usage

	CODE
1 Working Capital	
a Permanent Working Capital Loan (KMKP).....	10
b General Rural Loan (Kupedes)	16
c Managed Loan.....	18
d National Private Plantation Loan (PSN)	25
e Export Loan.....	26
f Cooperative Loan	
i Credit to Farmers (KUT).....	28
ii Rural Cooperative Loan (KUD)	32
iii Member Focused Cooperative Prime Loan.....	36
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APPENDIX VIII

List of Codes for Relationship with Bank

No.	Relationship	Code
1	Bank Controller and/or family members of the Bank Controller	0110
2	Bank Controlling a Corporation/ Institution (subsidiary)	0120
3	Other Controller of Bank subsidiary	0130
4	Corporation as mentioned in number 1 act as controller	0140
5	Corporation as mentioned in number 3 acts as controller	0150
6	Bank Manager and/or family members of the Bank Manager	0210
7	Managers of corporations as mentioned in number 1 to 5	0220
8	Corporation whose managers are the bank managers	0230
9	Corporation whose managers are also managers of corporations mentioned in number 1 to 5	0240
10	Corporation whereas Bank managers act as controllers.	0250
11	Corporation whereas the managers as mentioned in number 1 to 5 act as controllers	0260
12	Financial interdependence	0310
13	Small Business Loans where the parties as mentioned in number 1 to 11 have 10% or more share at the collective investment managers	0320
14	Guarantee	0330
15	NO RELATIONSHIP WITH BANK	9900

Notes:

1. Parties as mentioned in Section 8 Article 1 letter a and letter f number 1)
2. Parties as mentioned in Section 8 Article 1 letter b
3. Parties as mentioned in Section 8 Article 1 letter c

4. Parties as mentioned in Section 8 Article 1 letter d number 1
5. Parties as mentioned in Section 8 Article 1 letter d number 2
6. Parties as mentioned in Section 8 Article 1 letter d and letter f number 2
7. Parties as mentioned in Section 8 Article 1 letter g
8. Parties as mentioned in Section 8 Article 1 letter h number 1
9. Parties as mentioned in Section 8 Article 1 letter h number 2
10. Parties as mentioned in Section 8 Article 1 letter i number 1
11. Parties as mentioned in Section 8 Article 1 letter i number 2
12. Parties as mentioned in Section 8 Article 1 letter j
13. Parties as mentioned in Section 8 Article 1 letter k
14. Parties as mentioned in Section 8 Article 1 letter l, letter m, and letter n

APPENDIX IX

List of Codes for Earning Assets Quality

No.	Assets Quality	Code
1.	Current	1
2.	Special Mention	2
3.	Sub-Standard	3
4.	Doubtful	4
5.	Loss	5

APPENDIX X

List of Codes for Non-Performing Cause

No.	Non-performing Cause	Code
1.	Marketing difficulty	01
2.	Management quality and manpower problems	02
3.	Grouped/affiliated companies creating loss to debtor	03
4.	Environment management related problems	04
5.	Unsynchronized usage of fund to the credit agreement	05
6.	Credit analysis inaccuracy	06
7.	Exchange rate fluctuation	07
8.	Bad intention	08
9.	Force Majeure	09
10.	Bankrupt	10
11.	Others	99

APPENDIX XI

List of Codes for Status

No.	Status	Code
1	Cancelled	01
2	Settled	02
3	Written off	03
4	Delivered to AMU	04
5	Delivered to BUPLN	05
6	Sold under promissory note (settled)	06
7	Sold under promissory note (unsettled yet)	07
8	Converted as share	08
9	Written off claim	09
10	Settled by guarantee acquisition	10
11	Settled by court decision	11
12	Transferred to Other Bank	12
13	Purchased from IBRA (BPPN)/PPA	13
14	Converted as different facility	14
15	Sold by IBRA/ PPA to Non-Bank parties	15
16	Restructured by IBRA/ PPA	16
17	Not yet processed by IBRA/ PPA	17

Particularly for code 15, 16, and 17, only available at bank Indonesia (not displayed in reporting bank application).

An example of the usage of code 14 (converted as different facility) is for TR (Trade Receivable) as a fund facility (L/C) which will turn into credit facility when it is default.

APPENDIX XII

List of Codes for Rating

No.	Rating	Code
A.	SHORT TERM	
1.	Capacity to meet short-term financial commitments is superior	A1
2.	Capacity to meet short-term financial commitments is strong	A2
3.	Above average	A3
4.	Adequate	A4
5.	Significant vulnerability to adverse business, financial, or economic conditions	B
6.	Doubtful capacity for payment	C
7.	Failed to pay one or more of its financial obligations	SD
8.	Payment default	D
B.	LONG TERM AND MEDIUM TERM	
9.	Capacity to meet long-term financial commitments is superior	AAA
10.	Capacity to meet long-term financial commitments is very strong	AA
11.	Capacity to meet long-term financial commitments is strong	A
12.	Adequate	BBB
13.	Somewhat weak	BB
14.	Weak	B
15.	Currently vulnerable to non-payment	CCC
16.	Failed to pay one or more of its financial obligations	SD
17.	Payment default	D